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ABSTRACT

This study guide contains lessons on consumer and homemaking skills for homeless families to aid their transition to more secure and traditional lifestyles. Prioritized and developed based on the needs assessment of homeless families at the Salvation Army Gateway Transitional Housing in San Francisco, the 20 lessons in the guide cover topics such as finding a job, managing stress, maintaining health, parenting, and budgeting. All lessons are planned for 2 to 2.5 hours of class time, and most can be completed separately and in any order. Each lesson includes: (1) objectives; (2) instructional materials (activity worksheets, booklets, video tapes); (3) suggested time and sequence for presenting the lesson; (4) subject matter for background information and discussion; and (5) answers to activities and/or discussions. When used for self-study, this guide leads students through the logical progression of each lesson and all activity work sheets; other instructional materials and answers to activities and/or discussions are included. The guide also includes useful names, phone numbers, and addresses of services available to help with concerns regarding housing, emergency funds, medical attention, and other valuable community resources. (AS)

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ED 430 587

CONSUMER AND HOMEMAKING EDUCATION

INSTRUCTION FOR HOMELESS FAMILIES

A Study Guide

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City College of San Francisco

CONSUMER AND HOMEMAKING EDUCATION INSTRUCTION FOR HOMELESS FAMILIES

A Study Guide

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Table of Contents

Introduction iii

1. Finding the Right Job: Part 1 - What Do You Do Best? 1
2. Find the Right Job: Part 2 - Opportunities for Vocational Training 2
3. Finding the Right Job: Part 3 - Where To Look, How To Apply, How To Interview . 5
4. You're Hired: How To Keep Your Job 6
5. Self-Esteem: Feeling Good About Yourself 13
6. Don't Let Stress Get the Better of You 17
7. Being Health Wise: How To Stay Well 22
8. Available Health Resources: Where To Go When You Get Sick 28
9. Community Resources: Where To Get the Help You Need 37
10. Housing: Where To Stay After Gateway 40
11. Handling Emergencies: What Should You Do? 41
12. Being Parents: What Are Your Responsibilities? 45
13. Parenting: Part 1 - How To Discipline with Love 51
14. Parenting: Part 2 - How To Discipline with Love 54
15. Budgeting: How To Keep Track of Your Money 61
16. Stretching the Food Dollar 69
17. Loans and Credit: What If You Need To Borrow Money? 73
18. Debt: How Do You Get Out of It? 79
19. Owning Cars: What Does It Take? 84
20. Being Consumers: What Are Your Rights and Responsibilities? 90

Introduction

The materials contained in this guide were written to help you with Consumer and Homemaking Education lessons either in a classroom setting or on your own. This guide contains twenty lessons. Most of the lessons can be completed separately and in any order, except for Lessons 1 to 3 and 12 to 14. These lessons should be completed in sequence.

Each lesson includes:
* lesson objectives,
* instructional materials: activity work sheets, booklets, video tapes, and other supportive materials,
* information on the topic,
* answers to activities and/or discussions.

When used for self-study, this guide leads you through the logical progression of each lesson. All activity work sheets, other instructional materials, and answers to activities and/or discussions are included. The video tapes can be checked-out from the tape library at the Gateway Transitional Housing in San Francisco.

It is our goal that this guide will provide you with the knowledge necessary to be more efficient homemakers and prudent consumers.

LESSON 1

FINDING THE RIGHT JOB

PART 1: What Do You Do Best? Identify Your Skills and Prepare a Resume.

In this lesson, you will:

1. Identify your occupational, general and personal skills.
2. Learn more about yourself and the jobs you will look for.
3. Practice preparing a resume.

What you will need:

- Workbook: "How To Find Work"
- Booklet: "Tips for Finding the Right Job"

I. WHAT DO YOU DO BEST? Identify your skills.

You will be given a booklet, "How To Find Work." This booklet guides you through all the steps in finding the right job. It will be used for your class activity for this meeting and the next two.

Try to do each activity as completely as possible so that you can use this information when you actually look for the job.

DO ACTIVITY 1.

- Using the workbook, "How To Find Work," do Step 1:
  A. Identify Your Skills
  B. Choose Which Job You Will Look For

- You may want use pages 4 - 6 in your booklet, "Tips for Finding the Right Job," for reference.

II. HOW TO PREPARE A RESUME.

Review pages 12 - 17 in your booklet, "Tips for Finding the Right Job."

DO ACTIVITY 2.

- Using the workbook, "How To Find Work," do Step 1:
  D. Prepare A Personal Record
  E: Prepare a Personal Resume.
    - Look at the sample given.
    - Use the suggestions in the booklet, "Tips for Finding the Right Job."
    - Have a classmate or the teacher review it and give suggestions.
    - Type the resume and be sure it has a neat appearance.
    - Have someone proofread it carefully and correct any spelling errors.

LESSON 2

FINDING THE RIGHT JOB

PART 2: What Opportunities Are Available for Vocational Training?

In this lesson, you will:

1. Understand the purpose of vocational education and training.
2. Learn where and how to get into a suitable vocational education program.
3. Know the requirements of the vocational education program selected.
4. Become aware of non-traditional jobs for women.

What you will need:

- Activity work sheet (1),
- Booklet: "Vocational Education Program Guide",
- Video tape: "Women in the Trades: How to Survive in Technical Jobs."

I. WHAT OPPORTUNITIES ARE AVAILABLE FOR VOCATIONAL TRAINING?

The booklet, "Vocational Education Program Guide," will supply most of the information discussed in class. You also will use the booklet for Activity 1. After the class, you may keep the booklet for future reference.

The booklet gives information about the many vocational education programs offered at City College of San Francisco (CCSF). These programs can prepare you for beginning level jobs in many different areas. The booklet gives you the following information:

- name of the program,
- completion award (when the student earns a degree or a certificate upon completing the program),
- college credit programs which give credits from these programs toward a college degree,
- non-credit programs where the student does not automatically earn college credits,
- types of required entry tests and scores before a student is accepted into the program,
- length of time for completion of the program,

- campus location where program is offered,
- availability of financial aid to eligible students,
- telephone numbers for more information,
- how to enroll.

DO ACTIVITY 1.

II. WHAT ARE SOME NON-TRADITIONAL JOBS FOR WOMEN?

Guest speaker: Deanna Abma
CCSF Gender Equity Coordinator

Video tape: "Women in the Trades: How To Survive in Technical Trades"

ACTIVITY 1: FINDING THE RIGHT JOB

Directions: Practice looking up information you need form the booklet, "Vocational Education Program Guide." Choose a vocational program you are truly interested in. Using the booklet, write in the information asked for in the questions below.

1. Name of program_____
2. Will you get college credit?_____
3. What test is required to enter the program?_____
4. Which campus offers the program?_____
5. How long will it take to complete?_____
6. What do you earn when you complete the program?_____
7. Is financial aid available?_____
8. What is the telephone number for more information?_____

After completing the information above, exchange papers with a partner, check the given answers, using the booklet as a reference.

LESSON 3

FINDING THE RIGHT JOB
PART 3: Where To Look, How To Apply, and How to Interview

In this lesson, you will:

1. Identify places to look for job openings.
2. Practice filling out a job application form.
3. Learn how to successfully interview for a job.

What you will need:

- Workbook: "How To Find Work"
- Booklet: "Tips for Finding the Right Job"

I. WHERE TO LOOK FOR JOB OPENINGS.

Now that you have identified what job skills you have, you are ready to look for a job. You can look for job opportunities on page 7 - 8 of you booklet, "Tips for Finding the Right Job."

II. HOW TO FILL OUT A JOB APPLICATION.

The job application is the employer's first impression of you. Therefore, it is very important that you complete it correctly and neatly to make a good first impression. Read some suggestions in you workbook under "Job Application."

DO ACTIVITY 1:

Using your workbook "How To Find Work," do Step 3 - C. "Job Application." The job application you will fill out is the actual form from the Employment Department (EDD). If you complete this form neatly enough, you can turn it in to EDD when you begin looking for a job.

III. HOW TO INTERVIEW.

The job interview is the most important step in getting a job. You want to make a good impression, and preparation and practice are essential since a successful interview can lead to a job offer.

Read (1) pages 18 - 19 in your booklet, "Tips for Finding the Right Job," and (2) "How To Do a Successful Interview" and "The Twelve Most Commonly Asked Questions" in you workbook.

ACTIVITY 2:

Using your work book, "How To Find Work," do Step 4 - A. "Preparation."

LESSON 4

YOU'RE HIRED
How To Keep Your Job

In this lesson, you will:

1. Learn work habits and attitudes that make you good employees.
2. Find out ways to develop good relationships with your co-workers and supervisors.
3. Learn how to work for a promotion.

MATERIALS: Activity work sheets (2)

I. WHAT WORK HABITS AND ATTITUDES MAKE YOU A GOOD EMPLOYEE?

A. Work Habits.

Developing good work habits help you to do your job well and become a valuable employee. The following suggestions will help you accomplish these goals:

1. Arrive promptly and start work on time;
2. Notify your employer if you are going to be late;
3. Know and follow company rules;
4. Wear clothes suitable for your type of work;
5. Observe good personal hygiene, and correct personal habits that are may annoy others;
6. Return from your breaks on time;
7. Accomplish the job you are assigned;
8. Work until your day is finished;
9. Keep your work area clean and orderly;

EDD Serving the People of California

FOR SPECIAL OFFICE USE ONLY	
INTAKE FIELD OFFICE NO.	
INTAKE STAFF SOC.	
ACTIVITY DATE	

APPLICATION FOR SERVICE

1. SOCIAL SECURITY NUMBER	2. LAST NAME	FIRST	INITIAL

3. DATE OF BIRTH Mo. Day Yr.	4. MALE 1 ☐ FEMALE 2 ☐	5. MAILING ADDRESS — NUMBER AND STREET	APT.	CITY	STATE

6. ZIP CODE	7. COUNTY	8. TELEPHONE NUMBER	9. ARE YOU A U.S. CITIZEN OR NATIONAL?
		( )	☐ YES ☐ NO

10. LOWEST WAGE YOU WILL ACCEPT TO START A JOB?

$ _____ per ☐ HOUR ☐ DAY ☐ WEEK ☐ MONTH ☐ YEAR ☐ OTHER

11. ENTER HIGHEST SCHOOL GRADE COMPLETED	COLLEGE DEGREE? (SPECIFY TYPE, E.G., BA) ☐ YES ☐ NO	VOCATIONAL TRAINING COMPLETED? ☐ YES ☐ NO	IF YES, PLEASE DESCRIBE:

12. DO YOU HAVE A VALID CALIFORNIA DRIVERS LICENSE? ☐ YES ☐ NO IF YES, WHICH TYPE? ☐ REGULAR CLASS 3 OR C ☐ CLASS 1 OR A ☐ CLASS 2 OR B ☐ CLASS 4 OR M

13. WHAT HOURS, DAYS, SHIFTS, ARE YOU WILLING TO WORK?	WILL YOU WORK: ☐ PART-TIME ☐ FULL-TIME

14. IF YOU HAVE A PHYSICAL OR MENTAL CONDITION THAT LIMITS THE TYPE OF WORK YOU CAN DO, PLEASE EXPLAIN HERE.

15. WHERE ARE YOU WILLING TO WORK?	16. TYPING SPEED? WPM	17. RECEIVING WELFARE? ☐ YES ☐ NO	18. NUMBER IN FAMILY?	19. TOTAL ESTIMATED HOUSEHOLD INCOME OF LAST 6 MONTHS?

20. VETERANS AND OTHERS ELIGIBLE FOR VETERANS PREFERENCE (CHECK APPROPRIATE BOXES)

☐ I CERTIFY THAT I SERVED ON ACTIVE DUTY IN THE U.S. ARMED FORCES FROM _____ TO _____ AND WAS DISCHARGED WITH OTHER THAN A DISHONORABLE DISCHARGE.

I HAVE A VA DISABILITY RATING OF ☐ UNDER 30% ☐ 30% OR MORE ☐ DISCHARGED DUE TO SERVICE CONNECTED DISABILITY

☐ I AM NOT A VETERAN, BUT I AM ENTITLED TO VETERANS PREFERENCE (EXAMPLE - WIDOW)

SIGNATURE _____

21. HAVE YOU BEEN CONVICTED OF A FELONY? (INCLUDING JUVENILE OFFENSES) ☐ YES ☐ NO	22. KIND OF WORK YOU ARE SEEKING? 1ST CHOICE _____ Month Exp. ( ) 2ND CHOICE _____ Month Exp. ( )

23. SKILLS, LICENSES, CERTIFICATES, MACHINES OPERATED, TOOLS OWNED, SHORTHAND SPEED, WORD PROCESSING, FOREIGN LANGUAGES, ETC.

PLEASE CONTINUE ON OTHER SIDE **DO NOT WRITE IN SHADED AREA** **FOR OFFICE USE ONLY**

A. REG TYPE | B. DOT | C. ETHNIC | D. MIN WAG | E. EDUC

F. DRIVE LIC | G. SHIFT | H. HANDICAPPED | I. LMID | J. SOA

K. SEC DOT | L. TYPING | M. VET | N. MSFW | O. WEL-FARE

P. RCON DISAD | Q. FELON | R. SRCH EXCL | S. ELIG CRP

T. UI CLM | SPECIAL RPT / CODE | U. RESTRICT TO EMPLOYER

V. TEMPORARY PHONE ( ) _____

W. FELONY _____

X. HANDICAPPED: _____

Y. RESTRICTIONS: _____

Z. GEN NOTES: _____

12

AA. BATCH SRCH ☐

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24. PLEASE DESCRIBE IN DETAIL THE JOB DUTIES OF YOUR THREE MOST IMPORTANT JOBS BEGINNING WITH MOST RECENT:

A. JOB TITLE | START DATE (MO/DA/YR) | END DATE (MO/DA/YR)

COMPANY NAME | CITY | STATE

WAGES | FULL-TIME

$ _____ per ☐ HOUR ☐ DAY ☐ WEEK ☐ MONTH ☐ YEAR | ☐ YES ☐ NO

DUTIES

REASON FOR LEAVING

B. JOB TITLE | START DATE (MO/DA/YR) | END DATE (MO/DA/YR)

COMPANY NAME | CITY | STATE

WAGES | FULL-TIME

$ _____ per ☐ HOUR ☐ DAY ☐ WEEK ☐ MONTH ☐ YEAR | ☐ YES ☐ NO

DUTIES

REASON FOR LEAVING

C. JOB TITLE | START DATE (MO/DA/YR) | END DATE (MO/DA/YR)

COMPANY NAME | CITY | STATE

WAGES | FULL-TIME

$ _____ per ☐ HOUR ☐ DAY ☐ WEEK ☐ MONTH ☐ YEAR | ☐ YES ☐ NO

DUTIES

REASON FOR LEAVING

DO NOT WRITE IN SHADED AREA - FOR OFFICE USE ONLY

KEYWORDS	EX	ED	KEYWORDS	EX	ED

B. Attitudes.

Your attitude or feelings toward your job determines whether or not you will do your job well. A good attitude helps you to do your job well, and hold onto your job. You will have a good job attitude if you follow these suggestions:

1. Be willing to learn your job thoroughly;

2. Be willing to work and take on extra work when necessary;

3. Learn from your mistakes, and avoid making the same ones again.

4. Get along well with other employees and supervisor(s);

5. Try not to find fault or blame other employees;

6. Take your job and your co-workers' jobs seriously;

7. Try to save your employer both time and money;

8. Be ready and willing to help a fellow employee.

DO ACTIVITY 1.

II. HOW TO DEVELOP GOOD WORKING RELATIONS WITH FELLOW WORKERS AND SUPERVISORS.

A. Suggestions for working with your co-workers:

1. Keep an open mind. Listen and consider what other employees think and say.

2. Stay out of arguments. Try to stay neutral.

3. Do not take criticism personally, or be defensive. Criticism usually is meant to help you improve your work.

4. Be cheerful, friendly and polite.

5. Be willing to accept help offered to you, and to help others.

6. Avoid bringing your personal problems to work, or taking out your frustrations on your fellow workers.

7. Keep confidential matters to yourselves. Do not repeat stories about anyone.

8. Accept your fellow workers the way they are.

B. Suggestions for working with your supervisors:

1. Be willing to be trained by your supervisor on how your work should be done.

2. Get your work assignments from your supervisor and keep him informed of your progress.

3. Be willing to accept what the supervisor assigns to you without feeling that you are too good to do the job.

4. Tell your supervisor about the mistakes you have made, especially if you are not able to correct them.

5. If you have problems or complaints, you should talk privately with your supervisor as soon as possible. You must never take complaints to your fellow workers.

6. Ask your supervisor for suggestions on how you can do your job better.

7. Do not take advantage of your supervisor.

III. HOW CAN YOU WORK FOR A PROMOTION?

A. After you are experienced on your job, you may want a better one with more responsibility and higher pay. To accomplish this, you need to plan and seek out opportunities to get ahead in your job.

B. Managers of companies rank the following skills and attitudes as the most important to them:

- Completing job assignments,
- Following oral instructions,
- Getting along with people,

- Understanding written information, and
- Following written instructions.

C. In addition, if you are planning to get ahead in your job, it is important to:

- Improve your skills. Learn as much about the job you are doing, find ways to improve your work, or take courses to learn more about your work;

- Acquire new skills. Look into courses offered at community colleges. as well as adult education programs in your school district;

- Show your reliability. Being reliable means reporting to work regularly and on time, doing extra work as needed, helping out when a problem occurs, and doing your job well on your own.

DO ACTIVITY 2.

ACTIVITY 1: YOU'RE HIRED

The following comments are made by supervisors or co-worker about certain employees in the company. Circle the number of each comment that is referring to a good employee. Next, take the numbers not circled, and for the employees referred to, write down what he/she needs to do to improve their work behavior.

1. "You can always count on Tony to help out."

2. "*When* Sue finally shows up, she does a good job."

3. "I can tell it must be 4:45, Linda is already at the door."

4. "Everyone in the office likes her."

5. "Jose is a fast worker, but most of his work has to be rechecked."

6. "Ella won't mind the suggestion. She's always looking for ways to improve her work."

7. "Did Pat get out of the wrong side of bed this morning?"

8. "We all think Felipe is just working here until something better comes up."

9. "Anita always has a good word for everyone."

10. "Jorge seems to keep making the same mistakes."

ACTIVITY 2: YOU'RE HIRED

Read each work situation given below. Put a check in front of the best answer.

1. Anita and Phyllis are having a loud and heated argument and you know Phyllis is right. What should you do?

   ___ (a) Tell Anita that Phyllis is right.

   ___ (b) Calm them down so they can settle their disagreement peacefully.

2. You like your job very much, but not the amount of paperwork you have to do. What should you do?

   ___ (a) Talk to your supervisor about it. Ask for his suggestions.

   ___ (b) Complain to your co-workers.

   ___ (c) Put off doing the paperwork until you absolutely have to.

3. You missed the bus to work. You know the buses run every ten minutes. What should you do?

   ___ (a) Look for a phone and call your boss.

   ___ (b) Catch the next bus and hope your boss does not find out you are late.

4. You find a bad mistake that needs to be corrected. You know that Adela is responsible. What should you do?

   ___ (a) Tell the supervisor immediately.

   ___ (b) Talk to Adela and tell her you think she will want to correct her mistake.

   ___ (c) Ignore the mistake.

ANSWERS TO ACTIVITY 1 AND 2

ACTIVITY 1:

1. (circled)
2. Sue needs to report to work more regularly.
3. Linda needs to concentrate on her work until closing time.
4. (circled)
5. Jose needs to work more slowly and thoroughly and with care.
6. (circled)
7. Pat needs to be more cheerful and not bring her personal problems to work.
8. Felipe needs to try harder at doing his best and take his job more seriously.
9. (circled)
10. Jorge needs to learn from his mistakes.

ACTIVITY 2:

1. (b) First, try to calm them down. If you cannot, then stay out of the argument.
2. (a) Discuss your problem with your supervisor. He may have suggestions for making the job more acceptable.
3. (a) Always let your supervisor know when you will be late.
4. (b) Adela will appreciate your catching her mistake and telling her instead of telling her supervisor and making her look bad.

LESSON 5

SELF-ESTEEM
Feeling Good About Yourself

In this lesson, you will:

1. Know what self-esteem is and what it does for you.
2. Identify situations that either raise or lower self-esteem.
3. Use recommended ways of raising your self-esteem.

MATERIALS: Activity work sheets (2)

I. WHAT IS SELF-ESTEEM?

A. Definition: self-esteem is how one feels about himself/herself. It is the person's overall judgment of himself/herself.

B. What does self-esteem do for you? It affects:

- How you look at yourselves and others, and how others look at you.
- The choices you make, such as the job you choose, whom you choose as friends, what activities you take part in, etc.
- Your ability to love and be loved.
- Your emotional health.
- Whether you are followers or leaders.
- Whether you allow someone to abuse you.

II. WHAT FACTORS LOWER YOUR SELF-ESTEEM?

A. As time goes on, you lose all sense of yourself as well as the value you put on yourself if you are regularly subjected to:

- belittling,
- threatening,
- criticizing,
- insulting,
- being blamed for whatever goes wrong,
- name-calling,
- yelling.

B. You must learn not to accept the abuses listed above. It is also just as important to learn not to subject others, such as your children, to them.

C. What are the effects of low self-esteem? People with low self-esteem tend to:

- lack purpose or direction;
- be confused;
- find it hard to concentrate;
- blame themselves for nearly everything;
- feel worthless and hopeless;
- be at high risk for self-destructive behavior such as alcohol and drug abuse, violence, gangs, suicide, etc.

DO ACTIVITY 1.

VIEW VIDEO TAPE: "Self-Esteem"

III. HOW CAN YOU RAISE YOUR SELF-ESTEEM?

- Stop finding fault with yourself.
- Set some definite goals to work for and carry them out.
- Accept and love yourself just as you are.
- Learn from your mistakes and try again.
- Accept your experiences, no matter what they are.
- Learn to laugh at yourself.
- Take care of yourself physically.
- Choose to be with those who are supportive, who value you and make you feel good.
- Do the kinds of work, hobbies and activities that make you feel good about yourself.

DO ACTIVITY 2.

ACTIVITY 1: SELF-ESTEEM

Directions: Read about the following situations. After each one, write down if it raises or lowers self-esteem of the person involved. Indicate why you think this is true.

1. Mother to her son, Antonio: "I like the way you took out the trash without being reminded."

   Effect on Antonio's self-esteem?_____

2. Husband to his wife, Rosa: "I have repeatedly asked you not to put this shirt in the dryer. Can't you ever do anything right?"

   Effect on Rosa's self-esteem?_____

3. Brother to his younger sibling, Juan: "You look like a jerk with that haircut. Wait till Mom sees you."

   Effect on Juan's self-esteem?_____

4. Teacher to her student, Carol: "You really worked hard on that project, and I admire your effort."

   Effect on Carol's self-esteem?_____

5. Father to his son, Luis: "This is the third time I'll explain this problem to you. Are you a little slow?"

   Effect on Luis' self-esteem:_____

6. Boss to employee, Maria: "This report is well done. I had no doubts that you could do it."

   Effect on Maria's self-esteem?_____

ACTIVITY 2: SELF-ESTEEM

1. Write down specific instances when you were being self-critical. How would you make your message or thoughts more positive?

2. (a) List as many things as you can remember that you accomplished this past week.
(b) After each one, write down a praise or encouragement for yourself.

3. List specific ways you plan to improve on how to care for your body.

4. List the types of works, hobbies, activities that make you feel good about yourself and you plan to do more often.

LESSON 6

DON'T LET STRESS GET THE BETTER OF YOU

In this lesson, you will:

1. Know what stress is and what it does to you.
2. Identify sources of stress at home and at work.
3. Learn ways of dealing with stress.

MATERIALS: Activity work sheets (2)
Leaflet: "Handling Stress"

WHAT IS STRESS?

Stress is anything in our lives that forces us to adjust or make changes.
Some amount of stress is good for us, but too much stress, especially if it lasts for a long time, can be harmful to our health.

WHAT ARE THE SOURCES OF STRESS?

Stress can come from many different sources:

- ourselves
- the neighborhood in which we live
- people around us - family, friends, fellow workers, neighbors
- success and increased responsibility

DO ACTIVITY 1.

HOW CAN YOU DEAL WITH STRESS?

We all experience stress. What is important is knowing when we are stressed and how to deal with it. Here are some suggestions:

- Try physical activity to work it off - walking, jogging, bicycling, cleaning house, working in the garden, etc.

- Share your stress with others. Talk about your concerns and worries with family, friend, teacher, minister, etc.

- Know your limits. Learn to accept the things you cannot change.

- Take care of yourself. Get enough rest and eat well to be able to handle stress better. If stress prevents you from sleeping, it is a sign that you need help.

- Make time for fun. You need to schedule time for both work and play. Doing something you really enjoy even just for a few hours does wonders.

- Get involved, be a participant. Sitting alone can make you feel frustrated and stressed. Get out and meet people; join a group, or offer your services to help others.

- Check off your tasks. Make a list of things you have to do and do one at a time. Check them off as they are completed.

- Must you always be right? Try giving in once in a while. You don't have to be "right." Try to cooperate instead of fighting.

- It's OK to cry. A good cry is a healthy way to get rid of your tensions. Taking deep breaths is another.

- Create a quiet scene. Take a "mental vacation" by imagining a place you would really want to be - the beach, the mountains, etc., playing beautiful music, reading a book.

- Give yourself credit. When you accomplish something or make changes to improve your situation, congratulate yourself. Allow yourself to feel good. You deserve it.

- Avoid taking medication. Using medication to relieve stress does not remove the cause of the stress. Besides, it can be habit forming.

DO ACTIVITY 2.

WHERE TO GET HELP:

If you feel that stress is getting you down, there are inexpensive (or free) sources of professional help, self-help groups, or telephone hot lines in San Francisco. Here are some of the sources that are usually dependable.

- family doctor who can give advice or tell you where to go for help;
- member of the clergy who may be able to help or tell you where to go for help;
- guidance counselor or social worker at local health centers, local community colleges;
- San Francisco 24-hour emergency telephone hot lines to help you get through a crisis and also give referrals. Listed below are some of these numbers. For additional ones, look in the front of the phone book where the emergency numbers are located or look under specific headings concerning rape, suicide, alcohol, drugs, etc.

▸ Crisis-Suicide Intervention	(415) 221-1423
▸ Mental Health Information and referral	(415) 387-5100
▸ San Francisco Health Department	(415) 554-2500

ACTIVITY 1: SOCIAL READJUSTMENT RATING SCALE

(Note to instructor: At this point you may choose to break up the class into smaller groups of four people for greater participation.)

Directions: Using the social Readjustment Rating Scale, check-off all the things that have happened to you in the last six months. (If an event that you experienced is not on the list, find one that you consider is similar in terms of the amount of change it requires and use the same LCU's*.) Remember, the higher your score, the greater your level of stress.

	LIFE EVENT	LCU's
1.	Death of spouse	100
2.	Divorce	73
3.	Marital separation	65
4.	Jail term	63
5.	Death of close family member	63
6.	Personal injury or illness	53
7.	Marriage	50
8.	Fired at work	47
9.	Marital reconciliation	45
10.	Retirement	45
11.	Change in health of family member	44
12.	Pregnancy	40
13.	Sex difficulties	39
14.	Gain of new household member (a birth, adoption, person moving in)	39
15.	Business readjustment (e.g., merger, reorganization, bankruptcy)	39
16.	Change in financial state (a lot worse off or a lot better off than usual)	38
17.	Death of a close friend	37
18.	Change to a different line of work	36
19.	Change in number of arguments with spouse (either a lot more or a lot less than usual regarding child rearing, personal habits)	35
20.	Taking out a mortgage or loan for a major purchase (e.g., purchasing a home or business)	31
21.	Foreclosure of mortgage or loan	30
22.	Change in responsibilities at work (promotion, demotion, or lateral transfer)	29
23.	Child leaving home (e.g., marriage, attending college)	29
24.	Trouble with in-laws	29
25.	Outstanding personal achievement	28
26.	Spouse begins or stops work	26
27.	Begin or end school	26
28.	Change in living conditions (e.g., building a new house, remodeling, deterioration of home or neighborhood)	25
29.	Revision of personal habits (dress, manners, associations, etc.)	24
30.	Trouble with boss	23
31.	Change in work hours or conditions	20
32.	Change in residence	20
33.	Change in schools	20
34.	Change in recreation	19
35.	Change in church activities	19
36.	Change in social activities (e.g., clubs, dancing, movies, visiting)	18
37.	Taking out a mortgage or loan for a lesser purchase (e.g., purchasing a car, TV, freezer)	17
38.	Change in sleeping habits (a lot more or a lot less sleep, or change in part of day when asleep)	16
39.	Change in number of family get-togethers	15
40.	Change in eating habits (a lot more or a lot less food intake, or very different meal hours or surroundings)	15
41.	Vacation	13
42.	Christmas	12
43.	Minor violations of the law (e.g., traffic ticket, jaywalking, disturbing the peace)	11

*referred to as Life Changes Units (LCU's). The higher the LCU, the greater the change or adjustment needed and the greater the level of stress.

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REFERENCE: T. H. Holmes and R. H. Rahe, The Social Readjustment Rating Scale. *Journal of Psychosomatic Research* 11, 1967, p. 216.

Directions: Think back to the last time you found yourself in a stressful situation. List the following on this page: (1) things that happened under "EVENT", (2) how you felt about it under "REACTION/FEELING", (3) what you did about it under "HOW HANDLED", (4) and a more sensible, non-stressful way to handle it under "PLAN FOR COPING."

EVENTS	REACTION/FEELING	HOW HANDLED	PLAN FOR COPING
Example: teenage daughter moves out to live with boy-friend	Angry. Felt betrayed, frustrated.	Refused to talk to daughter. Argued with husband.	Talk it over with daughter and husband. Learn to accept the situation.

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U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Public Health Service
Alcohol, Drug Abuse, and Mental Health Administration

National Institute of Mental Health
Office of Scientific Information

Plain Talk Series

Plain Talk About...
Handling Stress

You *need* stress in your life! Does that surprise you? Perhaps so, but it is quite true. Without stress, life would be dull and unexciting. Stress adds flavor, challenge, and opportunity to life. Too much stress, however, can seriously affect your physical and mental well-being. A major challenge in this stress-filled world of today is to make the stress in your life work *for* you instead of against you.

Stress is with us all the time. It comes from mental or emotional activity and physical activity. It is unique and personal to each of us. So personal, in fact, that what may be relaxing to one person may be stressful to another. For example, if you are an executive who likes to keep busy all the time, "taking it easy" at the beach on a beautiful day may feel extremely frustrating, nonproductive, and upsetting. You may be emotionally distressed from "doing nothing." Too much emotional stress can cause physical illness such as high blood pressure, ulcers, or even heart disease; physical stress from work or exercise is not likely to cause such ailments. The truth is that physical exercise can help you to relax and to handle your mental or emotional stress.

Hans Selye, M.D., a recognized expert in the field, has defined stress as a "non-specific response of the body to a demand." The important issue is learning how our bodies respond to these demands. When stress becomes prolonged or particularly frustrating, it can become harmful—causing *distress* or "bad stress." Recognizing the early signs of distress and then doing something about them can make an important difference in the quality of your life, and may actually influence your survival.

Reacting to Stress

To use stress in a positive way and prevent it from becoming distress, you should become aware of your own reactions to stressful events. The body responds to stress by going through three stages: (1) alarm, (2) resistance, and (3) exhaustion.

Let's take the example of a typical commuter in rush-hour traffic. If a car suddenly pulls out in front of him, his initial alarm reaction may include fear of an accident, anger at the driver who committed the action, and general frustration. His body may respond in the alarm stage by releasing hormones into the bloodstream which cause his face to flush, perspiration to form, his stomach to have a sinking feeling, and his arms and legs to tighten. The next stage is resistance, in which the body repairs damage caused by the stress. If the stress of driving continues with repeated close calls or traffic jams, however, his body will not have time to make repairs. He may become so conditioned to expect potential problems when he drives that he tightens up at the beginning of each commuting day. Eventually, he may even develop a physical problem that is related to stress, such as migraine headaches, high blood pressure, backaches, or insomnia. While it is impossible to live completely free of stress and distress, it is possible to prevent some distress as well as to minimize its impact when it can't be avoided.

Helping Yourself

When stress does occur, it is important to recognize and deal with it. Here are some suggestions for ways to handle stress. As you begin to understand more about how stress affects you as an individual, you will come up with your own ideas of helping to ease the tensions.

- **Try physical activity.** When you are nervous, angry, or upset, release the pressure through exercise or physical activity. Running, walking, playing tennis, or working in your garden are just some of the activities you might try. Physical exercise will relieve that "up tight" feeling, relax you, and turn the frowns into smiles. Remember, your body and your mind work together.

- **Share your stress.** It helps to talk to someone about your concerns and worries. Perhaps a friend, family member, teacher, or counselor can help you see your problem in a different light. If you feel your problem is serious, you might seek professional help from a psychologist, psychiatrist, social worker, or mental health counselor. Knowing when to ask for help may avoid more serious problems later.

- **Know your limits.** If a problem is beyond your control and cannot be changed at the moment, don't fight the situation. Learn to accept what is—for now—until such time when you can change it.

- **Take care of yourself.** You are special. Get enough rest and eat well. If you are irritable and tense from lack of sleep or if you are not eating correctly, you will have less ability to deal with stressful situations. If stress repeatedly keeps you from sleeping, you should ask your doctor for help.

- **Make time for fun.** Schedule time for both work and recreation. Play can be just as important to your well-being as work; you need a break from your daily routine to just relax and have fun.

- **Be a participant.** One way to keep from getting bored, sad, and lonely is to go where it's all happening. Sitting alone can make you feel frustrated. Instead of feeling sorry for yourself, get involved and become a participant. Offer your services in neighborhood or volunteer organizations. Help yourself by helping other people. Get involved in the world and the people around you, and you'll find they will be attracted to you. You will be on your way to making new friends and enjoying new activities.

- **Check off your tasks.** Trying to take care of everything at once can seem overwhelming, and, as a result, you may not accomplish anything. Instead, make a list of what tasks you have to do, then do one at a time, checking them off as they're completed. Give priority to the most important ones and do those first.

- **Must you always be right?** Do other people upset you—particularly when they don't do things your way? Try cooperation instead of confrontation; it's better than fighting and always being "right." A little give and take on both sides will reduce the strain and make you both feel more comfortable.

- **It's OK to cry.** A good cry can be a healthy way to bring relief to your anxiety, and it might even prevent a headache or other physical consequence. Take some deep breaths; they also release tension.

- **Create a quiet scene.** You can't always run away, but you can "dream the impossible dream." A quiet country scene painted mentally, or on canvas, can take you out of the turmoil of a stressful situation. Change the scene by reading a good book or playing beautiful music to create a sense of peace and tranquility.

- **Avoid self-medication.** Although you can use prescription or over-the-counter medications to relieve stress temporarily, they do not remove the conditions that caused the stress in the first place. Medications, in fact, may be habit-forming and also may reduce your efficiency, thus creating more stress than they take away. They should be taken only on the advice of your doctor.

The Art of Relaxation

The best strategy for avoiding stress is to learn how to relax. Unfortunately, many people try to relax at the same pace that they lead the rest of their lives. For a while, tune out your worries about time, productivity, and "doing right." You will find satisfaction in just *being*, without striving. Find activities that give you pleasure and that are good for your mental and physical well-being. Forget about always winning. Focus on relaxation, enjoyment, and health. If the stress in your life seems insurmountable, you may find it beneficial to see a mental health counselor. *Be good to yourself.*

Written by Lous E. Kopolow, M.D.

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LESSON 7

BEING HEALTH WISE: HOW TO STAY WELL

In this lesson, you will:

1. Learn habits and lifestyles that promote health.
2. Learn and practice planning healthy meals.
3. Learn how to start a regular exercise program.
4. Find out how to quit smoking.

MATERIALS: Activity work sheets (3)
Leaflets: Food Guide Pyramid
Sneak Health into Your Snacks
Who'll Help You Put It Out

DO ACTIVITY 1.

I. WHAT ARE SOME THINGS YOU CAN DO TO STAY HEALTHY?

- Eat the right kinds of foods.
- Exercise three to five times a week.
- Stop smoking.
- Limit alcoholic beverages to no more than two drinks per day. Pregnant women should avoid all alcoholic drinks.
- Get enough rest and eight to ten hours of sleep per day.
- Reduce stress and seek help when needed.
- Maintain a healthy weight.
- Get regular health check-ups every two years, or more often if you have health problems.

VIEW THE VIDEO TAPE: "THE FOOD GUIDE PYRAMID."

II. HOW TO PLAN HEALTHY MEALS.

The Food Guide Pyramid is a guide to help you plan healthy meals for you and your family. It lists the number of servings recommended for each of five food groups. Each of these groups provides some of the substances your body needs.

No one food group is more important than the other. For good health, you need them all. The food groups and the amounts you need each day are:

FOOD GROUP	SERVINGS
Breads, cereal, rice, pasta	6-11
Vegetables	3-5
Fruits	2-4
Meat, poultry, fish, dried beans, eggs, nuts	2-3
Milk, yogurt, cheese	2-3
Fats, oils, sweets	Use as little as possible.

NOTE: What makes a serving? This is given in your leaflet, "The Food Guide Pyramid."

Healthy snacks choices are listed in your leaflet, "Sneak Health into Your Snacks."

III. HOW TO START AN EXERCISE PROGRAM.

A. Before you start, keep in mind the following tips:

1. If your are over the age of 40, have health problems or smoke, check with your doctor first.

2. Plan your exercise program, taking into account:

- your health and physical abilities,
- the kind of exercise you enjoy,
- your schedule, planning on 20-30 minutes every other day,
- exercise you can do all year round,
- exercise you can do with a friend or family member.

B. Getting started.

1. Warm up by stretching five to ten minutes before each session.

2. The first day of your workout should be ten minutes; the next day increase to 15 minutes, then 20 minutes until you reach 30 minutes every other day.

3. Cool down for five to ten minutes after each session. Use slow, stretching movements.

4. Be regular about your scheduling exercise in your day.

5. Suggested forms of exercise for beginners: brisk walking, bicycling, stationary bicycling, stair climbing, gardening or raking, swimming, or low-impact aerobics.

DO ACTIVITY 3.

III. HOW TO STOP SMOKING.

A. Doing it alone.

1. Set a date to quit.

2. Change your usual smoking patterns.

3. The day before you quit, clean out from everywhere all signs of your smoking habit.

4. Be sure you actually quit on the day you choose to quit.

5. Expect nicotine withdrawal symptoms as early as 25 minutes after your last puff. Some of these symptoms can be mild headache, sleeplessness, impatience, etc. These will disappear over time.

6. These tips may help you from reaching for that cigarette after you have quit.

- Stay away from people who smoke.
- Avoid parties and bars.
- Drink plenty of water.
- Take a shower.
- Suck on hard candy.
- Keep your hands and mouth busy.
- Run, walk or swim - do any kind of exercise.

B. Joining Group Programs.

- Most programs help one out of three smokers to quit.

- For programs in San Francisco, refer to your leaflet, "Who'll Help You Put it Out."

ACTIVITY 1: HEALTH WISE CHECK.

Directions: Under each category, check off the most appropriate description that applies to you. Be sure to check of only one for each group. Total the number of check marks you have made and write in that number in the space marked TOTAL at the bottom.

A:
___ 1. Eat the same kinds of foods almost every day.
___ 2. Eat a variety of foods whenever possible.
___ 3. Eat a variety of foods daily, including fruits, vegetables, milk, bread, and meats/fish/poultry.

B:
___ 1. Never do any exercise.
___ 2. Exercise whenever I am in the mood and have the time.
___ 3. Exercise for 20 -30 minutes three or more times a week.

C:
___ 1. Smoke a pack or more a day.
___ 2. Smoke some of the time.
___ 3. Never smoke.

D:
___ 1. Drink alcohol most of the time.
___ 2. Have one or two drinks of alcohol occasionally.
___ 3. Never drink alcohol.

E:
___ 1. Sleep about four to five hours per day.
___ 2. Sleep about six to seven hours per day.
___ 3. Sleep at least eight hour per day.

F:
___ 1. Get too stressed over things most of the time.
___ 2. Get stressed over things sometimes.
___ 3. Get stressed sometimes but get help when needed.

G:
___ 1. I am over-weight or under-weight by 20 pounds or more.
___ 2. I am over-weight or under-weight by 10-15 pounds or more.
___ 3. I am at my healthy weight.

H:
___ 1. I see a doctor only when I am sick.
___ 2. I get health check-ups sometimes.
___ 3. I get regular health check-ups at least every two years.

TOTAL ___ (the number of checks you made in the blanks)

If your score is:

- 20-24, you are definitely looking after your health. Keep up the good work! It's a wise investment and will definitely pay off;
- 16-19, you have a fairly good start toward good health. Just apply a few more things you will learn from this lesson, and you are on your way to good health.
- 8-15, you have some work to do in terms of health. Try to learn from this lesson and find ways to apply them to yourself.

BEING HEALTH WISE: ACTIVITY 2

1. List the foods and the amounts you ate yesterday. Then, group them into the Food Pyramid food groups. Total the numbers of servings and compare them to the suggested number of servings.

2. Plan the meals for your family: breakfast, lunch, dinner, and snacks for the children. Be sure to follow the suggestions given in this lesson. Also, make sure you write down the amounts of each food in the meal.

3. Total the number of servings for each food group for the meals planned. Compare with the suggested daily servings. Make improvements where necessary.

BEING HEALTH WISE: ACTIVITY 3

1. Identify the usual things (or excuses) that have prevented you from exercising regularly. Develop ways you can get beyond them.

2. Plan an exercise program that you enjoy and can live with. Be sure to take into account the factors we have discussed in planning exercise programs. Set a starting date and a schedule of your exercise sessions. Then, just go and do it!

SNEAK HEALTH INTO YOUR SNACKS

INSTEAD OF	TRY:
CRUNCHIES:	
Potatoes chips, Regular or light popcorn, with butter or oil	Pretzels, unsalted Popcorn, air-popped or microwave, light
Chex mix/Doodads, commercial	Home-mixed Chex cereals and pretzels, no fat added
Doritos tortilla chips Crackers: cheese with peanut butter, Triscuits, Ritz Bits, Wheat Thins	Baked tortilla wedges Ry-Krisp, Wasa Crispbread, Premium Fat-Free Crackers, bread sticks
SWEETS:	
Snickers or Kit-Kat candy bars, Oreo and Chips Ahoy cookies	Vanilla wafers, ginger snaps, graham crackers, animal crackers, fig or apple bars
Fun Fruit, Fruit Roll-Ups, and Wrinkles	Fresh fruit, dried fruit (raisins, apricots, etc.)
Pop Tarts	English muffin with cottage cheese and jelly or cinnamon, whole wheat bagel with jelly.
FROZEN SNACKS:	
Regular or rich ice cream, tofu-based frozen dessert	Ice milk, frozen yogurt, sherbet or sorbet, Simple Pleasures, Fudgesicles, Light Eskimo Pie
SMOOTHIES AND DIPS:	
Yogurt, whole milk with fruit	Yogurt, low fat with fruit yogurt, non-fat with NutraSweet, plain or non-fat yogurt with fresh fruit
Dip, regular commercial	Dips made from plain, low-fat or non-fat yogurt, or cottage cheese
MINI-MEALS:	
Pepperoni pizza, regular or French bread	English muffin pizza, cheese
Sandwich, filled with lunch meat or sausage, and regular cheese and regular mayonnaise	Sandwich filled with sliced roast turkey, low-fat cheese, mustard, lettuce and tomato
Chicken nuggets, or fried chicken wings	Baked chicken without skin, baked potato with plain yogurt topping
Cheeseburger on bun	Baked potato topped with chili

SOURCE: American Institute for Cancer Research, Washington, D.C., 1990

WHO'LL HELP YOU PUT IT OUT

Below is a list of some nationwide quit-smoking programs that offer classes in the Bay Area. Smokenders hasn't allowed independent investigators to study it, so the group's success rate is unknown. Most programs succeed for about one in three smokers.

American Cancer Society Freshstart Program

▶ Average cost: $25.

▶ Class meetings: Twice-weekly two-hour sessions over four weeks.

▶ Methods: Instructors review risks, have people examine why they smoke, then discuss ways of "unlearning" the habit by changing routines and activities. Quit day is third or fourth session.

▶ Success rate: 27 percent.

▶ Contact: (800) ACS-2345, or call local chapter. In San Francisco, phone (415) 394-7100.

American Lung Association Freedom From Smoking

▶ Average cost: $100.

▶ Class meetings: Eight one-to-two-hour sessions over seven weeks.

▶ Method: Similar to the American Cancer Society program, except that participants keep smoking diaries, and there's emphasis on the buddy system. A panel of ex-smokers advises people on quit day. Weight-control counseling available.

▶ Success rate: 28 percent.

▶ Contact: Call local chapter. In San Francisco, phone (415) 543-4411.

Seventh-Day Adventists Breathe-Free Plan

▶ Average cost: $30.

▶ Class meetings: Eight one-to-two-hour sessions over four weeks.

▶ Methods: First two sessions are free; by third session, smokers must decide to quit and begin clean living: no tea, coffee or alcohol; plenty of exercise, a balanced diet, etc. Instructors show film of a diseased lung, among other materials, to reinforce decision to quit.

▶ Success rate: 21 to 27 percent.

▶ Contact: (800) 253-3000. In San Francisco, phone (415) 921-9016

Smokenders

▶ Average cost: $325.

▶ Class meetings: Weekly two-hour sessions over six weeks; follow-up if needed. (Programs are scheduled to start in Bay Area Oct. 5).

▶ Methods: Smokenders graduates teach classes, showing people how to gradually withdraw by cutting down on nicotine; participants then work on breaking smoking triggers, such as morning coffee, stress at work, etc. Quit day follows fourth session.

▶ Success rate: Not available.

▶ Contact: (800) 828-HELP.

▶ The San Francisco Department of Public Health's Smokers' Quit Line offers a free self-help work book and a directory of prevention and cessation services in San Francisco. Call (415) 554-9999.

SOURCE: Health Magazine/Examiner Staff

NOTE: quit smoking classes are also offered at some Health Centers in San Francisco.

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LESSON 8

AVAILABLE HEALTH RESOURCES
Where to Go When You Get Sick

In this lesson, you will:

1. Find out where and how to use the three major health care programs serving the homeless and low-income populations in San Francisco.
2. Learn what your rights are as patients.

MATERIALS: Activity sheets (2)
Leaflet: "Health Care Services in San Francisco"

VIEW VIDEO TAPE: "Obtaining Health Care"

I. WHAT HEALTH CARE PROGRAMS ARE AVAILABLE TO YOU?

There are three major health care programs serving the homeless and low-income people in San Francisco. It is best if you call the agencies first to check on hours, services, and whether or not a referral is needed.

A. Health Care for the Homeless (HCH) Program.

This program provides health centers and clinics throughout the city. These centers and clinics give many of the services that a hospital does, but with far less waiting time.

1. What services does HCH provide?

- Medical: exams and treatment for all ages.
- Prenatal Care: pregnancy testing and care.
- WIC Program: supplemental food program and counseling for pregnant or breast-feeding women and infants and children.
- Mental health.
- Dental care: available in most centers.
- Health education.
- Nutrition counseling.

- Social work.

- Peer support group: held at the Tom Waddell Clinic, especially for homeless people.

2. Who is eligible for the HCH Program?

San Francisco residents who are either homeless or at risk of becoming homeless.

- Services are free.

- Those who have monies available may be asked for a donation.

- No proof of income or living situation is required.

3. How do you use the program?

- The best way if you have never used the health centers or clinics is to go to the main location: Tom Waddell Clinic (see leaflet for address).

- You also may go to any other health center or clinics (see leaflet for locations).

4. How long is the wait for services?

HCH services require a much shorter waiting time than services at S.F. General.

B. Medically Indigent Adult (MIA) Program.

This program provides full medical care for people who cannot pay for regular health services, but who do not qualify for Medi-Cal benefits.

1. What services does MIA provide?

- S.F. General Hospital for primary medical or surgical care (outpatient and inpatient).

- Health centers: same as listed under HCH program. See leaflet for locations.

2. Who is eligible for the MIA Program?

Any San Francisco resident, age 21 to 64 who is not on Medi-Cal, and who meets the following income guidelines:

Monthly Income (above govt. assistance)	Fees
$ -0-	None
$ 1 - 1500	$20/month covers all services except $25 for each emergency room visit
Over $1500	Not eligible for MIA

3. How do you use the program?

- Call or stop by the Patient Referral Desk at S.F. General (206-5166).
- In an emergency, go directly to the Emergency Room at S.F. General.
- You do not need an I.D. or proof of income to get help, but it is helpful to bring the I.D. if you have one.

4. How long is the wait for services?

For outpatient care at S. F. General and some clinics, the wait can be as short as two weeks or up to two months.

C. Medi-Cal Program.

Medi-Cal is the medical assistance program for persons who receive AFDC (Aid to Families with Dependent Children) or SSI (Supplemental Security Income), and other eligible low-income individuals.

1. What services does Medi-Cal cover?
Medi-Cal pays entirely or partially for the following:

- Office visits to doctors and dentists,
- X-ray services,
- Mental health services,

- Prescriptions,
- Medical supplies.

2. Who is eligible for the Medi-Cal Program?

- Individuals receiving AFDC or SSI are automatically eligible.
- Others who think they may be eligible should apply at S.F. Department of Social Services, 150 Otis Street, 863-9892.

DO ACTIVITY 1.

II. WHAT ARE YOUR RIGHTS AS PATIENTS?

A. The right to considerate and respectful care regardless of sex, race, religion or socio-economic status.

B. The right to get from your doctor, in words that you can understand, complete and current information about your health problem, treatment and possible results.

1. The right not to be afraid to ask the doctor or nurse to explain more clearly if you do not understand.

2. The right to know the name of the doctor who is primarily responsible for your care.

C. The right to receive from your doctor all the information you need to be able to give informed consent before any treatment and/or surgery.

D. The right to refuse treatment to the extent allowed by law, and to be informed of medical effects of this.

E. The right to privacy in matters concerning your medical care.

F. The right to expect that all communications and records about your care are treated confidential. The exception to this right is that certain communicable diseases must be reported.

G. The right to expect a hospital, as far as it is capable, to make a reasonable response to your request for services.

H. The right to obtain information about any relationship to other health care or educational institutions the hospital or doctor may have that may affect your care.

I. The right to be advised if the hospital plans to do human experimentation affecting your care or treatment. You have the right to refuse to participate.

J. The right to expect reasonable continuity of care.

K. The right to receive and review an explanation of your bill, regardless who pays it.

L. The right to know what hospital rules and regulations apply to you as a patient.

Always remember: Be an active participant in your health care. The choice is yours.

DO ACTIVITY 2.

AVAILABLE HEALTH RESOURCES: ACTIVITY 1

Directions: The following are some of the health care services discussed earlier. Read the following cases of people with health problems. Choosing from the list below, write the name of the health service the person should go (or call) for help. There may be more than one appropriate answer for some.

- San Francisco General Hospital
- Health Center that offers nutrition counseling
- Medi-Cal Program
- Health Center that offers prenatal care and WIC Program
- Medically Indigent Adult (MIA) Program

1. Eva is a single mother trying to raise two girls, ages one and three on her income as a flower vendor. She does not have health insurance for herself or her family. However, she would like her girls to have a check-up and their booster shots. The family receives AFDC benefits. For which health program is she eligible?

   Answer:_____

2. Angelina and her husband have four children. Recently, both have been laid off from their temporary jobs. They are trying to make both ends meet on their limited savings and unemployment checks until they find work. Recently, Angelina finds out she is pregnant. She is worried because now they do not have health insurance to pay for her check-ups during pregnancy and for her delivery. What services are available to her?

   Answer:_____

   _____

3. Late on Saturday night, Maria, age 35, is overcome with severe abdominal pain that has become increasingly worse in the last few hours. They do not have health insurance nor a regular doctor, and they have a very limited income (about $550 per month). Where should her husband get help?

   Answer:_____

   _____

4. Sally is a diabetic who has been advised by a doctor at the health center to lose weight and exercise more. She cannot afford private counseling. Where can she go for help with her diet and exercise?

   Answer:_____

   _____

AVAILABLE HEALTH RESOURCES: ACTIVITY 2

Directions: Participants will be asked to role play the following scenarios. After each event, indicate whether or not the patient's rights have been violated. Identify the right that was violated, if any.

Scene 1: Lucia is in Dr. Lee's office after her X-ray and test results are available.

Lucia: "Good morning, Dr. Lee. Did you get my test results back yet?"

Dr. Lee: "Yes. I did."

Lucia: "Is there anything wrong with me? What is causing my stomach pains?"

Dr. Lee: "The X-ray showed something, but you will be okay."

Lucia: "I would really like to know what is wrong with me."

Dr. Lee: "Just relax and trust me that you will be all right. I cannot explain in simple enough language for you to understand what exactly is wrong. Just take this medicine and I will see you in two weeks. (Dr. L. writes out a prescription and gives it to Lucia.)

Answer: _____

Scene 2: Nadia and Jackie, nurses at the hospital, are having lunch together in the cafeteria. Rod, a patient, is under the care of Nadia, but not Jackie.

Nurse Jackie: "How is your day going?"

Nurse Nadia: "Fairly well, except for by favorite 'bully,' Rod."

Nurse Jackie: "Well, what did he do this time?"

Nurse Nadia: "His usual unreasonable demands. Maybe he thinks he is the only patient I have to care for. And guess what I read on his record?"

Nurse Jackie: "What?"

Nurse Nadia: "As soon as he was discharged last month after getting over that bad liver disorder, he was back on the street hitting the bottle--over a quart a day! No wonder he's miserable in here."

Answer: _____

_____

_____

_____

Scene 3: Eva's mother needs a nursing home after discharge from the hospital. Eva talks to her mother's doctor, Dr. Monroe.

Eva: "Dr. Monroe, I am concerned about how my mom will like staying in a nursing home."

Dr. Monroe: "You need not worry about that. The Parkside Convalescent Home that I recommended will give her excellent care. She'll love it."

(Later, after Eva's mother has been discharged and is moved into the Parkside Convalescent Home, Eva discovers that Dr. Monroe is part-owner of the home.)

Answer: _____

_____

_____

_____

ANSWERS TO ACTIVITY 1 AND ACTIVITY 2:

ACTIVITY 1:

1. Since the family receives AFDC, they are automatically eligible for Medi-Cal benefits. She should bring her girls to a doctor or a clinic that will take Medi-Cal payments.

2. Angelina should go to a health center that offers prenatal care and the WIC program.

3. Maria should be taken to S.F. General Hospital. She would qualify for the Medically Indigent Program.

4. Sally can go to a health center that offers nutrition counseling.

ACTIVITY 2:

1. Right B#1 has been violated. Dr. Lee does not even try to explain to Lucia what is wrong with her.

2. Right F has been violated. Nurse Nadia should not be sharing with Nurse Jackie what she read on Rod's medical record. Any information in the medical record is strictly confidential and should not be discussed with others not directly involved in Rod's care.

3. Right H has been violated. Dr. Monroe did not inform Eva that the nursing home he recommended so highly was partly owned by him.

(All phone numbers listed are in the 415 area code unless noted otherwise.)

Health and Medical Services

San Francisco General Hospital
1001 Potrero Avenue (near 23rd St.)
San Francisco, CA 94110

Patient Referral and Assistance (M-F, 9-4:30)	206-5166
General Information (24 hours, 7 days/week)	206-8000
Outpatient General Medical Clinic	206-8494
Refugee Clinic (M-F, 8-5)	206-5333

Health Care for the Homeless (HCH) Program
Primary location: Tom Waddell Clinic
50 Lech Walesa (formerly Ivy) at Grove
San Francisco, CA 94102

General number	554-2950
Appointments	554-2940
Clinical Social Work and Social Services	554-2951
Outreach	554-2978
Leave message	552-2595

In addition to the main location, Health Care for the Homeless provides medical, mental health and social services in a number of other locations around the city as part of its Outreach Program. Call for specific days and times of clinics:

Episcopal Sanctuary
201 8th Street
San Francisco, CA 94103 863-3893

Hamilton Family Shelter
1525 Waller Street
San Francisco, CA 94117 665-2354

Hospitality House
146 Leavenworth
San Franciso, CA 94102 776-2102

Larkin Street Youth Center
1040 Larkin
San Francisco, CA 94109 673-0911

Pierce Arrow Multi-Service Center and Shelter
1001 Polk (at Geary)
San Francisco, CA 94109 292-2182

More information about Health Care for the Homeless program can be obtained by contracting its administrative office at the Department of Public Health, 101 Grove Street, Room 123, telephone: 554-2673.

Medically Indigent Adult (MIA) Program

There are seven District Health Centers around the city. They should be available by phone between 8:00 a.m. and 5:00 p.m.

District Health Center #1
3850 17th Street (near Noe)
San Francisco, CA 94114 554-9750

District Health Center #2
1301 Pierce Street (at Ellis)
San Francisco, CA 94115 292-2120

District Health Center #3
1525 Silver Avenue (near San Bruno Avenue)
San Francisco, CA 94134 468-3664

District Health Center #4
1490 Mason (near Broadway)
San Francisco, CA 94133 705-8500

District Health Center #5
1351 24th Avenue
San Francisco, CA 94122 753-8100

Southeast Health Center
2401 Keith Street
San Francisco, CA 94124 822-2850

Potrero Hill Health Center (Caleb G. Clark)
1050 Wisconsin
San Francisco, CA 94107 648-3022

Other Health Care Services

Haight-Ashbury Free Clinic
558 Clayton (at Haight)
San Francisco, CA 94117 431-1716

North of Market Senior Center
333 Turk Street
San Francisco, CA 94102 885-2274

North East Medical Services
1520 Stockton (near Columbus)
San Francisco, CA 94133 391-9686

St. Anthony's Medical Clinic
105 Golden Gate (near Jones)
San Francisco, CA 94102 241-8320

Jones-Ross Community Health Center
(South of Market Health Center)
551 Minna (between 6th/7th and Mission/Howard)
San Francisco, CA 94103 255-9699

Lyon Martin Women's Health Center
1748 Market Street, Suite 201
San Francisco, CA 94102 565-7667

Mission-Neighborhood Health Center
240 Shotwell
San Francisco, CA 94110 552-3870

Native American Health Center
56 Julian (at Mission and 14th)
San Francisco, CA 94103 621-8051

Dental Services

Berkeley Free Clinic
2339 Durant Avenue (at Dana)
Berkeley, CA 94704 ..... (510) 548-2570
(All dental work is free. Call for more information)

Native American Health Center
56 Julian (at Mission and 14th) Dental: .. 621-8056
San Francisco, CA 94103 Medical .. 621-8051
Medical services including dental care.
Services not limited to Native Americans. Sliding scale,
Medi-Cal, free services for homeless persons.

Northeast Medical Services
1520 Stockton (near Columbus)
San Francisco, CA 94133 391-9686

Potrero Hill Health Center (Caleb G. Clark)
1050 Wisconsin (near Connecticut)
San Francisco, CA 94107 206-8648

S. F. Dental Society
24 hour hot line. Referrals only. Can identify the least expensive dental
care available in a specific area of city. 421-1435

San Francisco General Hospital
Oral Surgery Clinic
1001 Potrero
San Francisco, CA 94110 206-8104

Southeast Health Center
District Health Center
2401 Keith (at Carroll and Armstrong)
San Francisco, CA 94124 822-2850
General dentistry, emergency care, extractions, fillings.
Accepts Medi-Cal and MIA eligible patients.

U.C.S.F. Dental Clinic 476-1891
707 Parnassus Avenue, First Floor
San Francisco, CA 94117
Emergencies 476-5814
Oral Surgery 476-1316
Fees are 1/2 to 1/3 less than other private dental clinics.
Medi-Cal accepted.

University of the Pacific Dental School
2155 Webster
San Francisco, CA 94115 929-6500
Private Insurance and Medi-Cal accepted.

Reference: Homeless Advocacy Project Resource Manual, 1992-1993, The Bar Association of San Francisco Volunteer Legal Services Program.

LESSON 9

COMMUNITY RESOURCES
Where To Get the Help You Need

In this lesson, you will:

1. Learn what community agencies offer free or low cost services to eligible residents.
2. Learn where to get assistance for a specific basic need or problem.
3. Learn the most efficient way to make use of these services.

MATERIALS: Activity work sheets (2)
Leaflet: "Community Resources in S. F."

I. WHAT COMMUNITY AGENCIES OFFER FREE OR LOW COST SERVICES TO ELIGIBLE RESIDENTS?

Refer to the leaflet, "Community Resources in S. F." In this leaflet, the agencies are listed according to the type of service(s) they provide. Please note that this list includes only agencies that offer assistance to meet BASIC NEEDS.

DO ACTIVITY 1.

II. WHAT IS THE MOST EFFICIENT WAY TO MAKE USE OF THESE SERVICES?

Here are some suggestions:

- Figure out what your need is.
- Talk to your social worker or counselor about your need, where you can get help, and whether you are eligible.
- Be sure to get a referral from your social worker if one is required.
- Request the social worker to make an appointment for you if one is needed.
- Make sure you know the current location of the agency giving the service.
- If you need to see a specific individual, get his/her name.
- Find out exactly which papers to bring (I.D.'s, birth certificate, income verification, etc.).
- Report back to your social worker if the referral did not work out.

DO ACTIVITY 2.

COMMUNITY RESOURCES: ACTIVITY 1

Directions: From the list given below, choose the agency (or agencies) where the persons described below may get help for their particular need. Write your answers in the blank lines.

- AFDC Homeless Assistance Program
- American Red Cross, Rental Assistance for AFDC Recipients
- Bay Area Women's Resource Center
- Emergency Food Box Program
- Food Stamps Program
- St. Anthony Foundation Distribution Center
- Women, Infants, and Children (WIC) Program

1. Elvira is a refugee who has been in San Francisco for a year. She has been jobless but has just finished a job training program. She applied for several jobs and was asked to come for interviews. All of her clothes are only simple T-shirts and blue jeans, and she does not have enough money to buy any suitable clothes. Where can she get the proper clothes for her job interviews?

   _____

   _____

2. Leticia is a single mother with two young children. They have depended on her paycheck and the payments from AFDC to make ends meet. However, she lost her job two months ago and cannot pay their monthly rent. She received an eviction warning from her landlord. Where can she get help?

   _____

   _____

3. Juan is a disabled, single male receiving General Assistance (GA). After he pays all his monthly bills, he finds he does not have much left for food. Where can he go for help?

   _____

   _____

4. Gloria and her husband are trying to support their three children, ages two through six, with his income as a laborer. Gloria is three months pregnant; she would like to get some medical help so she can have a healthy baby, and she also needs help to keep her growing children well-fed. Where can she get this kind of assistance?

   _____

   _____

COMMUNITY RESOURCES: ACTIVITY 2

INFORMATION SHARING

Share with the group any experience(s) you have had in using any of the services discussed in this lesson. Be sure to point out things that made it easier for you to get the help you needed.

Answers to Activity 1:

1. Bay Area Women's Resource Center or St. Anthony Foundation Distribution Center.

2. AFDC Homeless Assistance Program (or Immediate Need) or American Red Cross, Rental Assistance for AFDC recipients.

3. Emergency Food Box Program and Food Stamps Program.

4. Women, Infants and Children (WIC), Department of Public Health.

COMMUNITY RESOURCES IN SAN FRANCISCO

The agencies listed offer free or low cost items and services to help meet basic needs, except for housing which will be covered in Lesson 9. It is recommended to get more information about hours, location, eligibility, and referral needs from your social service case worker.

A. C L O T H I N G

BAY AREA WOMEN'S RESOURCE RENTER
318 Leavenworth St., 94102 474-2400
* free clothing for women and children
* free interview clothes for job seekers

CHINESE NEWCOMERS SERVICE CENTER
777 Stockton, Room 104, 94108 421-0943
* many services for recent immigrants
* clothing distribution

HOSPITALITY HOUSE DROP-IN CENTER
146 Leavenworth St., 94102 776-2102
* free clothing for men and women

ST. ANTHONY FOUNDATION DISTRIBUTION CENTER
Office: 111 Golden Gate Ave., 94102 241-8300
Warehouse: 1597 Howard, 94103 (for men's clothing)
* free clothing for men and women. May select one change of clothes, and may return every 2 weeks.
* free clothing for families - one change of clothes for parents, and two changes of clothes for each child. Referral preferred or a Medi-Cal sticker.
* free clothing for the elderly, the handicapped, and persons with job interview or other emergency needs. Referral required.

ST. VINCENT DE PAUL THRIFT STORE
1745 Folsom, 94103 863-3315
* provides clothing
* food box supplies
* some bedding and furniture
* all require referral letters

SALVATION ARMY CENTER FOR SOCIAL SERVICES
445 Ninth Street, 94103 861-0755
* provides referrals to St. Vincent de Paul Thrift Shop to individuals with picture I.D.

B. EMERGENCY FUNDS

Some agencies in San Francisco provide grants or loans to low income people in different emergency situations. The agencies are listed according to the type of financial assistance they provide. Check with your social service case worker on eligibility requirements and other information.

1. HOUSING: MOVE-IN COSTS/ STAY-IN COSTS

AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)
170 Otis St., 94103 557-5723
Homeless Assistance Program (also Immediate Need)
* provides cash grants for temporary and permanent housing assistance to the homeless, AFDC recipents or AFDC eligible families.
* applications are made through your AFDC case worker.
* applicants who have received eviction notice are placed under "Immediate Need" processing.

AMERICAN RED CROSS
1550 Sutter St., 94109 776-1500
a. Social Services/Post Disaster Assistance Program 202-0657
* assists individuals or families who have been displaced by fire, earthquakes, etc.
* low-income individuals, seniors, and disabled adults are also served.

b. Homeless Prevention Fund Program 202-0644
* provides emergency funds to prevent eviction
* acts as a referral agency for the Season of Sharing program.

c. Rental Assistance for AFDC Recipients
* provides grants to help families on AFDC with stay-in costs.
* proof of income, San Francisco residency, and I.D. required.

CATHOLIC CHARITIES
Family Resource Center
095 Market St., Rm. 319, 94103 558-7088
Administers for San Francisco two rental guarantee programs not limited to the homeless:

a. Rental Assistance Program (RAP)
* helps to obtain a loan from the landlord to cover back rent.
* helps to work out an installment plan with the landlord, and co-signs the agreement.
* applicants are screened.

b. Rent Deposit Guarantee(RDG)
* helps to get a loan from the landlord to cover the security deposit.
* applicants are screened.

Emergency Services/Immigration Services Office
2940 16th Street, 94103 861-8306
* provides emergency services(like food boxes, emergency funds, and homeless prevention funds) for families with children, disabled persons, elderly persons, and newly arrived refugees.
* referral is required.

INDEPENDENT LIVING RESOURCE CENTER
70 10th Street, 94103 863-0581
* provides loans for move-in costs to low income people going into independent living situations.

ST. ANTHONY FOUNDATION
Counseling and Information Center
121 Golden Gate Ave., 94102 241-2681
* provides small loans in crises situations

SALVATION ARMY, Center for Social Services
445 9th Street, 94103 861-0755
* provides some assistance with food, P.G.& E bills, etc.
* provides referrals to Homeless Prevention Fund, Season of Sharing Fund and St. Vricent de Paul's Thrift Store.

SAN FRANCISCO NETWORK MINISTRIES
135 Golden Gate Ave., 94102 252-5627
* provides rental assistance in the form of loans.
* single women with children given preference.

SEASON OF SHARING FUND
* provides one-time grant for back rent or move-in costs.
* only available to families with minor children, disabled persons and seniors 60 or older.
* applications must be filled out at a Season of Sharing referral agency.

SSI SPECIAL CIRCUMSTANCES GRANT
Dept. of Social Service
170 Otis St., 94103 557-5246
* provides grants for moving or housing repair costs.
* available to persons on SSI or those receiving In-Home Support Services.

2. UTILITY ASSISTANCE

AID TO FAMILIES WITH DEPENDENT CHILDREN(AFDC)
Dept. of Social Services
170 Otis St., 94103 557-5723
* provides cash grants to AFDC applicants who have more than one immediate need like food, clothing, utilities and other related emergencies.

ECONOMIC OPPORTUNITY COUNCIL(EOC)
Admin. Office: 70 10th St., 94103 863-2121
* runs a number of programs to assist low income people which includes PG&E Bill Assistance and Weatherization programs (821-7981).

PACIFIC BELL
Universal lifeline Telephone Service 811-6222
* offers discount rates on residential telephone service to low income households.

PACIFIC GAS & ELECTRIC (P G & E) 1-800-359-3434
Low-Income Rate Assistance (LIRA) Program
* offers 15% discount or monthly gas and electric bills for low-income households who qualify.

SALVATION ARMY, Center for Social Services (R.E.A.C.H.)
445 9th Street, 94103 861-0755
* assists low income persons who qualify to pay PG&E bill in the event that a 15-day or 48-hour notice to shut-off services is received.
* does not assist persons with subsidized housing or Section 8 Vouchers, except seniors or people on life support.

C. FOOD

CANNED FOODS (Grocery Outlet)
1717 Harrison, 94103 861-5986
* groceries at up to 40% less than retail.
* no fresh meat or produce, but carry refrigerated meats.
* open to the general public.

ECONOMIC OPPORTUNITY COUNCIL(EOC)
70 10th St., 94103 863-2121
* offers food programs for low-income women who are pregnant or who have children 6 years & under.
* operate Temporary Food Assistance Program(TEFP) and Commodity Supplemental Food Program (CSFP)

EMERGENCY FOOD BOX PROGRAM 621-7575
* provides one food box a month to families and disabled singles.
* clients must be referred to an agency and must receive assistance from only one agency.

FOOD STAMPS PROGRAM
Dept. of Social Services 558-1000
For families: 170 Otis St. 94103
For adults without children: 1440 Harrison St.
* provides food stamps which are coupons which can be used to buy unprepared food.
* persons receiving GA and AFDC are encouraged to apply. Individuals on SSI are NOT eligible.

FREE EATS CHART 648-3222
Copies available from:
Dept. of Social Services - 170 Otis or 1440 Harrison
Dept. of Public Health - 101 Grove, Rm. 118
* chart is published monthly and lists meals served, times, locations in San Francisco where those in need can get free meals.

JEWISH FAMILY AND CHILDREN'S SERVICES
1600 Scott St., 94115 567-8860
* provides emergency grants and loans to Jewish individuals and families to help with basic needs.
* may also provide food and shelter vouchers to families and individuals regardless of religion.

NIGHT MINISTRY 986-1464
432 Mason (at Post) 94102 (mailing address only)
* provides limited emergency food.

ST. ANTHONY FOUNDATION 241-2600
a) St. Anthony's Dining Room 241-2390
45 Jones, 94102
* serves one free meal a day from 10 a.m. - 12:30 p.m.

b) Counseling and Information Center
121 Golden Gate Ave., 94102
All of the following services are by appointment only.
1) SHARE 241-2683
* a low-cost food program in return for volunteer hours.
* with 2 hours a month volunteer service, pay $13 cash or food stamps for $25-35 worth of food.
2) Food Pantry 241-2683
* provides food for people who are sick, pregnant women and families with children.
* must be Tenderloin residents (homeless or rot).
* bring your own bag.

WOMEN, INFANTS AND CHILDREN(WIC)
Dept. of Public Health
101 Grove St., Room 117 B, 94102 554-2576
* a food supplement program using vouchers for pregnant women, children under age 5 with medical risk.

D. FURNITURE

ST. ANTHONY FOUNDATION FURNITURE
1597 Howared, 94103 241-8308

a) Free Furniture Program
* offers a limited free furniture program
* must be referred by any one of five agencies specified.
* not able to afford buying furniture after paying rent.
* not a resident of subsidized housing.
* must have a permanent address.
* must not have received furniture from St. Anthony's in the past.

b) linen, dishes, and small appliance distribution
* must have a referral letter from agency
* available to each household once every six months.

c) Cribs distribution
* must have a referral from an agency social worker.
* the wait for a crib is about 3 - 6 months.

ST. VINCENT DE PAUL THRIFT STORE
1745 Folsom, 94103 863-3315
* provides some bedding and some furniture.
* must have a referral letter.

ECONOMIC OPPORTUNITY COUNCIL (EOC)
70 10th St., 94103 863-2121
* provides to homeless individuals or families who are moving into housing , move-in packs including dishes, utilities, bedding, and hygiene kits.

REFERENCE: Homeless Advocacy Project Resource Manual,1992-1993, 4th Ed., June 1992. The Bar Assn. of San Francisco Volunteer Legal Services Program, S.F., CA. 94105.

LESSON 10

HOUSING
Where To Stay After Gateway

In this lesson, you will:

1. Find out which agencies can help you find permanent, affordable housing.
2. Learn the most effective way to use the services of these agencies.
3. Find out what affordable housing is available in San Francisco.

MATERIALS: Leaflets: "Housing--Agencies That Help Locate"
"Housing--Very Low Income"
"Housing--Low Income"

Video tape: "Housing Needs"

- VIEW VIDEO TAPE, "Housing Needs."
- LISTEN TO GUEST SPEAKER from S. F. Housing Authority.
- PARTICIPATE in Question and Answer Session.
- PARTICIPATE in class discussion about the information given in the three leaflets for this lesson.
- VIEW VIDEO TAPE, "Tenant Orientation."

HOUSING - AGENCIES THAT HELP LOCATE

AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)
170 Otis St., 94103 557-5073
* helps homeless families who are AFDC eligible find affordable housing.
* makes available the AFDC Modified Payment Program to help convince landlords to rent to the family.

HOUSING AND COMMUNITY DEVELOPMENT
Mayor's Office of Economic Planning & Development
10 United Nations Plaza, 6th Floor, 94102 554-8777
* information on city-funded housing programs.
* many programs are not affordable for GA recipients.
* long waiting lists for most.
* call to have lists mailed to you.

INDEPENDENT HOUSING SERVICES
* 25 Taylor(Mezzanine), 94102 441-6781
* provides housing counseling and placement services for low-income seniors (60+) and persons with physical disabilities.
* limited information on shared housing for seniors.
* no fee.

INDEPENDENT LIVING RESOURCE ENTER
70 10th St., 94103 863-0581
* offers a variety of housing-related services for deaf or psychologically disabled people of all income levels.
* placements into a wide range of living situations including some shared housing.
* clients must at least have some sort of temporary housing and some income.
* offers grants to cover move-in costs to low-income and psychologically disabled clients.
* fee on sliding scale.

HOUSING - VERY LOW INCOME

This list includes housing choices open to individuals with at least GA of about $340 a month. Check with your social service case worker for details and referrals.

Affordable Hotels:

There are about 50 or more hotels in S.F. that offer Single Room Occupancy (SRO) for low-income individuals.

* check with a social service agency for an updated list of these hotels.

CADILLAC HOTEL
380 Eddy (Leavenworth), 94102 673-7223
* non-profit hotel for seniors and other adults.
* must pay one month's rent plus a security deposit.

CHINESE COMMUNITY HOUSING CORPORATION
1525 Grant, 94133 981-8645
* operates low income housing in various neighborhoods.

CAMBRIDGE HOTEL 928-0905
473 Ellis (at Leavenworth) 749-2140
* Section 8 housing run by Chinese Community Housing and the Central City Hospitality House.
* clean and sober single adults.

COMMUNITY HOUSING PARTNERSHIP (CHP)
126 Hyde Street 563-0474
* non-profit housing corporation that provides permanent low-income housing for homeless people.
* operates two residences: Senator Residence and San Christina Residence.
* must be homeless when applying.
* rent is 1/3 of available income.

PROGRESS FOUNDATION 861-0828
* runs several programs which provide housing, support and counseling to people with mental disabilities in a variety of living situations.

SAN FRANCISCO HOUSING AUTHORITY (SFHA)
440 Turk St., 94102 554-1200
* maintains low-cost permanent housing units.
* disabled people and families with children given priority (AFDC and SSI Recipients).
* GA recipients may also be eligible.
* tenant's rent is 30% of adjusted annual income.
* very long waiting list.

SAN FRANCISCO SUPPORT SERVICES 865-7897
Conard House
* offers housing with money & case management and other programs for the homeless mentally disabled at four hotels.
* no prior income needed to apply

SOUTH PARK RESIDENCE 974-5102
22 South Park, 94107; 102 South Park, 94107 974-5560
* operates two hotels with SRO for low income people capable of independent & community living.
* GA recipients are eligible but have to show proof they can pay the monthly rent.

TENDERLOIN HOUSING CLINIC (THC)
Modified Payment Program
126 Hyde St., 1st Floor, 94102 771-2427
* provides cheaper permanent housing in hotels or studio apartments.
* for persons on General Assistance (or Social Security or SSI) and others with low income.
* tenants must agree to two-party check arrangement (i.e. GA or SSI check sent directly to THC who in turn pays hotel or apartment).

TENDERLOIN NEIGHBORHOOD DEVELOPMENT CORPORATION
230 Hyde, 2nd Floor, 94102 776-2151
* owns 3 hotels and 6 studio apartment buildings.
* some units reserved for families.
* some units reserved for people on GA.
* have community kitchens, and generally nicer than other residential hotels.

HOUSING - LOW INCOME

This list includes housing choices open to individuals or families with at least SSI of about $600 a month. If interested, check with your social service case worker for details and referrals.

ASIAN, INC.
1670 Pine, 94109 928-5910
* operates studios and apartments in different neighborhoods.

CHINESE COMMUNITY HOUSING CORPORATION (see previous list)

COMMUNITY HOUSING PARTNERSHIP (see previous list)

INNOVATIVE HOUSING
1328-C McAllister, 94115 346-0267
* serves the following: temporarily homeless, single parents, young adults, middle aged adults, the elderly.
* all must be mentally stable, capable of independent living, and committed to long-term living situation.
* places clients in shared housing arrangement.
* minimum income requirement.

PROGRESS FOUNDATION (see previous list)

SAN FRANCISCO HOUSING AUTHORITY (SFHA) (also see previous list)
440 Turk St., 94102 554-1200
Apply for the ff. services at: 243 Golden Gate Ave. 554-1205

1. **"As-Is" Housing (The Projects)**
   * easier to get into (waiting time: 5 mo.- 1 yr.)
   * tenants must take them as they are and do repairs, if desired (materials will be paid for).
   * all units are fully functional & structurally sound.

2. **Section 8 Voucher and Certificate Programs**
   * provide vouchers which allow an individual to locate housing in the private market and have the Federal Government pay part of the rent.
   * waiting list for the program is closed (Check for future availability.).

3. **Section 8 Mod/Rehab and Rent/Rehab Buildings**
   * additional units available through Section 8 through SFHA agreements with landlords of privately-owned buildings.
   * SFHA does repair work and landlords in return offer some units at subsidized rates.

SAN FRANCISCO SUPPORT SERVICES (see previous list)

SOUTH PARK RESIDENCE (see previous list)

TENDERLOIN HOUSING CLINIC (see previous list)

TENDERLOIN NEIGHBORHOOD DEVELOPMENT CORPORATION (see previous list)

Special Population Housing

Some agencies specifically help and give priority to certain population groups. Listed below are those that you may find useful:

FAMILIES:
Innovative Housing
San Francisco Housing Authority
Tenderloin Neighborhood Development Corporation

REFERENCE: Homeless Advocacy Project Resource Manual, 1992-1993, 4th Ed., June 1992. The Bar Assn. of San Francisco Voluteer Legal Services Program, S.F., 94105

LESSON 11

HANDLING EMERGENCIES
What Should You Do?

In this lesson, you will:

1. Learn how to prepare for emergencies before they occur.
2. Learn what to do in a medical emergency.
3. Learn how to prepare and protect yourself and your family before, during and after an earthquake.
4. Find out where First Aid and CPR classes are offered.

MATERIALS: Activity work sheet (1)
Leaflets: "American Red Cross Family Disaster Plan and Personal Survival Guide" (use for Activity 2)
"Disaster Response Check List"
Video tape: "Emergency: 911"

I. HOW TO PREPARE FOR EMERGENCIES BEFORE THEY OCCUR.

The following tips will help you in getting quick medical care in an emergency:

A. Have the phone numbers of ambulance, hospital, emergency room, and doctors posted next to your phone.

B. Carry a **Medical Emergency Card** with you at all times.

C. Leave a signed **Consent for Medical Treatment** form with your child's school, baby sitter, and any others who will be caring for your child.

D. If you have a special medical condition, wear a Medic-Alert bracelet at all times.

E. If you or a family member have a major illness or a severe allergy, learn what to do about medications, etc. in an emergency.

F. Take courses in First Aid and CPR.

II. WHAT TO DO IN A MEDICAL EMERGENCY.

A. Take care of life-threatening situations first before getting help.

B. Dial 911 to call for help. What to tell the 911 operator:

- your name,
- your address and any special directions on how to find the victim,
- a description of the victim's condition,
- a description of what happened, how many are injured, and what help is being given.
- DO NOT HANG UP! Let the emergency person end the call.

DO ACTIVITY 1.

III. HOW TO GIVE FIRST AID.

A. Study and be familiar with the first aid information given in the front pages of the phone book.

B. Enroll in First Aid and CPR classes. For information on classes call the American Red Cross at 202-0620, or the American Heart Association at 443-2273.

C. Some health centers in San Francisco also offer First Aid and CPR classes.

IV. HOW TO PREPARE FOR EARTHQUAKES.

A. Have a family disaster plan.

B. Have on hand a flashlight and a battery powered radio.

C. Know the location of all utility controls, and how to turn the off.

D. Keep a good, well-stocked first aid kit.

E. Keep a stock of emergency drinking water and food supply on hand. (See leaflet "Disaster Response Check List.")

F. Make a list of personal items you will need if you must evacuate your home, like medications, eye glasses, etc.

G. Secure heavy objects like cabinets, water heaters, etc.

V. WHAT TO DO DURING AN EARTHQUAKE.

Study and be familiar with information given on page 2, in the leaflet, "Family Disaster Plan and Personal Survival Guide."

VI. WHAT TO DO AFTER AN EARTHQUAKE.

Study and be familiar with information given on page 2, "After a Disaster" in the same leaflet listed above.

DO ACTIVITY 2.

HANDLING EMERGENCIES: ACTIVITY 1

1. Fill out the Medical Emergency Card for yourself. Supply information as completely as possible. Cut it out and keep in your wallet.

MEDICAL EMERGENCY CARD

Name _____
Address _____
City _____
Phone _____

MY DOCTOR IS:

Name _____
Address _____
City _____
Phone _____

IN EMERGENCY, NOTIFY:

Name _____
Address _____
City _____
Phone _____

Blood Type _____
Immunizations and dates:
Tetanus (1st) _____ (last) _____
Others _____

Contact Lenses _____
Medicine taken regularly _____

Severe Allergies _____

Medical Problems _____

Important Information _____

2. If you have children under 18 years of age, fill out the Consent for Medical Treatment form for each child. The form is located at the bottom of this page. Give completed forms to your child's school, baby sitter, or to any other person you leave your child with.

HANDLING EMERGENCIES: ACTIVITY 2.

Complete the "American Red Cross Family Disaster Plan and Personal Survival Guide" with information asked. The planning you and your family do now will be of benefit when and if any disaster strikes you.

CONSENT FOR MEDICAL TREATMENT (Minor)

I hereby give my consent for all medical care prescribed by a duly licensed Doctor of Medicine for:

_____

as his/her parent or legal guardian. This care may given under whatever conditions are necessary to preserve the life, limb, or well-being of my dependent.

Date _____ Signed _____

Address _____ Phone _____

(child should carry card on person)

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DISASTER RESPONSE CHECKLIST

- ☐ 1. Remain calm - reassure others.
- ☐ 2. If inside, stay there - if outside, stay there!
- ☐ 3. Do not light a match or turn on a light switch. Use a flashlight.
- ☐ 4. Wear sturdy shoes.
- ☐ 5. Check others for injuries - administer first aid.
- ☐ 6. Check for fires.
- ☐ 7. Check utilities - shut off if necessary.
- ☐ 8. Draw a moderate amount of cold water.
- ☐ 9. Turn on battery-operated or car radio for emergency bulletins.
- ☐ 10. Clean up any chemicals or medications which may have spilled.
- ☐ 11. Take routine medication.
- ☐ 12. Do not go without food or water too long.
- ☐ 13. Confine frightened pets.
- ☐ 14. Check house for structural damage. Evacuate if necessary.
- ☐ 15. Do not use the telephone except in extreme emergencies.
- ☐ 16. Be prepared for additional earthquake shocks.
- ☐ 17. Stay out of danger areas. Never go to the beach to watch for a tsunami, a giant sea wave. If you can see it, you are too close to escape it.
- ☐ 18. After you have reassured your family and secured your possessions, report to your neighborhood captain.

Emergency Water

Water is one of the most important survival necessities after an earthquake or other major disaster. A person can survive weeks without food, but only a few days without water.

Amount

☐ Store one gallon per person per day. While it is good to store enough for seven days, it is essential that you prepare for at least three days.

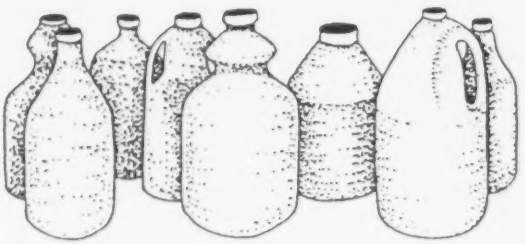
Water Storage

- Water should be stored in sturdy plastic bottles preferably opaque. Chlorine bleach bottles work well. Plastic juice and milk containers are less desirable as they tend to crack and leak more readily.

NOTE: Avoid placing water containers in areas where toxic substances, such as gasoline and pesticides are present. These vapors penetrate the plastic after time.

Existing Water Sources in the Home

- Water drained from the water heater faucet, provided it remains upright. (Water will drain easier if a faucet in the home is turned on.)
- Water dipped from the flush tank of the toilet. Purify this water before using. Use the bowl water for pets. Do not use chemically "blue" water.
- Melted ice cubes.
- Canned fruit, vegetable juice, and liquids from other canned goods.
- Water from swimming pool. Use this water only after other sources of pure water are exhausted.



Do Not Use Water From:

- Hot water boilers (home heating system)
- Radiators
- Water beds (fungicides added to the water or chemical substances in the vinyl may cause the water to become undrinkable).

Purification of Water

Strain out any sediment or particles from the water by pouring through several layers of cheesecloth or coffee filters. Then use one of the following purification methods:

- Boil for 5 - 10 minutes, or
- Add liquid bleach with 5.25% sodium hypochlorite (chlorine bleach) in these amounts:

Water amount	If water is cloudy	If water is clear
1 quart	4 drops	2 drops
1 gallon	16 drops	8 drops
5 gallons	1 teaspoon	1/2 teaspoon

Let water stand for 30 minutes. There should be a chlorine scent after treating. If not, repeat dosage and let stand for another 15 minutes.

☐ Purchase an eye dropper to add bleach. Keep it for this purpose only.

- Purification tablets may be used, but are not recommended because of their short shelf life.

☐ Using the chart below as a guideline, maintain a three to five day supply of the following food groups for each family member.

1. Canned stew, spaghetti, corned beef hash, soup, beans, tuna, sardines, meats, fruits and vegetables.
2. Drinks such as canned juices, soda, coffee, tea, bouillon and cocoa.
3. Crackers and spreads for crackers such as peanut butter, canned meat and cheese.
4. Salt, pepper, sugar, catsup and mustard.
5. Hard candies, raisins, canned nuts, instant puddings, dried fruit, seeds, granola bars, etc.
6. Dried and/or evaporated milk.
7. Ready-to-eat cereals.
8. Oatmeal cookies or crackers.

Guidelines for Emergency Food Amounts for Adults

Type of Food	72 hour (3 days) Supply	Two Week Supply	Useful Information
Canned meat, fish, poultry Canned soup Nuts/Peanut butter	6 servings	28 servings	One serving equals: 2-3 oz. meat, poultry, fish 3/4 oz. dried meat 5 oz. condensed soup 1/2 cup nuts 4 Tbs. peanut butter
Fruits and vegetables	10 1/2 cup servings	46 servings	One serving equals: 4 oz. canned fruit or vegetables 1/2 oz. dried fruit 4-8 oz. canned juices
Cereals and baked goods Crackers	10-12 servings one serving equals: 1 slice of bread 1/2 to 1 cup dry cereal 1/2 cup cooked cereal or pasta 2/3 cup cooked rice 6 squares graham crackers	46 servings	One serving equals: 1 bread, roll or pancake 1/2 to 1 oz. dry cereal 1 oz. quick-cook cereal 1 oz. crackers 1 oz. cookies 3/4 oz. uncooked pasta 6 oz. cooked pasta 3/4 oz. rice
Fats and oils		Up to 1 pound, or 1 pint per person	Choose types that do not require refrigeration

Important Individual and Family Information

After a major disaster, such as an earthquake, you may need financial assistance and will want to document any property loss for insurance and income tax purposes. Having ready access to the documents necessary for completing application forms, as well as those which could be difficult to replace, will eliminate undue delay and frustration.

- ☐ Take a few minutes and record this vital family information. Keep copies in two safe places, fire resistant if possible. They can also be stored in water-tight plastic bags in the freezer.
- ☐ Store deeds, wills, tax records, birth ceritificates and other vital documents.
- ☐ Take photographs of all valuables for documentation for insurance claims.

1. Name and social security numbers of all family members:

_____ # ___/___/____
_____ # ___/___/____
_____ # ___/___/____
_____ # ___/___/____
_____ # ___/___/____
_____ # ___/___/____

2. Name, address, and phone number of:

Father's employer:_____
Address:_____
_____ Phone:_____

Mother's employer:_____
Address:_____
_____ Phone:_____

Child/Other's employer: _____
Address: _____
_____ Phone:_____

Child/Other's employer: _____
Address: _____
_____ Phone:_____

3. Name, address and phone number of:

Child's school:_____
Address:_____
_____ Phone:_____
School policy is to hold/release (circle one) child.

Child's school:_____
Address:_____
_____ Phone:_____
School policy is to hold/release (circle one) child.

Child's school:_____
Address:_____
_____ Phone:_____
School policy is to hold/release (circle one) child.

4. Name, address and phone number of:

Attorney:_____
Address:_____
_____ Phone:_____

Doctor:_____
Address:_____
_____ Phone:_____

Hospital/Clinic:_____
Address:_____
_____ Phone:_____

FAMILY DISASTER PLAN and PERSONAL SURVIVAL GUIDE

There are many different kinds of disasters. Earthquakes, floods, fires, airplane crashes, chemical spills, pipeline leaks and explosions, and others, small and large, which seldom give warning and are always equally devastating to their victims. This guide is primarily geared to earthquakes, but the planning you and your family do now will be of benefit when and if any disaster strikes you.

Preparation

Family Meetings: At least once a year have a meeting with your family to discuss and update your plan and determine what training, equipment and supplies are needed. Occasional drills will assure quick reaction and avoid injury and panic in an emergency. Share your plans with neighbors, friends, relatives and co-workers.

Training:

1. How to protect yourselves from falling objects; smoke, fire, caustic fumes, etc.

2. First Aid (available through your Red Cross Chapter)

   Persons Trained: _____ Date _____

   _____ Date _____

   Location of First Aid Kit: _____

3. How and Where to shut off utilities: _____

   Location of gas valve _____

   Location of wrench _____

   Location of main water valve _____

   Location of main circuit breaker _____

   Location of other utilities: _____

   _____

4. Draw a Plan of your Home

   On a separate piece of paper draw a floor plan of your home showing the location of exit windows ⋀ and doors ▲, utility cutoffs ●, First Aid Kit ✚, emergency supplies ☐, food, clothing, tools, etc. Be sure everyone in your household is familiar with it. Show it to babysitters and house guests when you're going to be away. They could use it to show someone to a utility cutoff in an emergency.

5. Alternate places to meet around home

   Outside _____

   Inside _____

6. Alternate reunion locations when family not at home, e.g. home, Red Cross shelter, neighbors, relatives, park, school, etc.

   _____

   _____

   _____

7. Name and telephone number of person outside area for family members to call to report location and condition:

   _____

8. What is school Disaster policy? Church? Club? Other? Are medical consent forms complete?

9. **Where are emergency supplies and equipment located?**

   Portable radio: _____

   Flashlight/Batteries: _____

   Water: _____

   Food: _____

   Sanitation supplies: _____

   Fire extinguisher: _____

   Tools _____

   Blankets: _____

   Cooking equipment: _____

   Safety equipment: _____

   Prescription glasses: _____

   Medication: _____

   Complete set of clothes, shoes, gloves:

   _____

   _____

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Inspect your home:

- ☐ 1. Secure water heater, refrigerator, tall and heavy furniture to wall studs.
- ☐ 2. Move heavy items to lower shelves.
- ☐ 3. Install clips, latches and other locking devices on cabinet doors.
- ☐ 4. Provide strong support and flexible connections on gas appliances.
- ☐ 5. Remove or isolate flammable materials.

During an Earthquake

1. If you're indoors get under a table, desk or bed, or brace yourself in a strong doorway. Watch for falling, flying and sliding objects. Stay away from windows.
2. If you're outdoors move to an open area away from buildings, trees, power poles, brick or block walls and other objects that could fall.
3. If you're in an automobile stop and stay in it until the shaking stops. Avoid stopping near trees and power lines, on or under overpasses.
4. If you're in a high rise building get under a desk until shaking stops. Do not use the elevator to evacuate. Use the stairs.
5. If you're in a store get under a table, or any sturdy object, or in a doorway. Avoid stopping under anything that could fall. Do not dash for the exit. Choose your exit carefully.

If you must evacuate:

1. Prominently post a message indicating where you can be found.
2. Take with you:
   a. Medicines and first aid kit
   b. Flashlight, radio and batteries
   c. Important papers and cash
   d. Food, sleeping bags/blankets and extra clothes
   e. Make arrangements for pets

After a disaster

1. Put on heavy shoes immediately to avoid injury from stepping on glass and other debris.
2. Check for injuries and give first aid.
3. Check for fires and fire hazards.
   a. Sniff for gas leaks, starting at the hot wate heater. If you smell gas or suspect a leak turn off main gas valve, open windows, and carefully leave the house. *Do not* turn lights on or off or light matches or do anything that makes a spark.

   Note: Do not shut off gas unless an emergency exists. If time permits call the gas company or a qualified plumber. *Do not* turn it back on until the gas company or plumber has checked it out.
   b. If water leaks are suspected shut off water at main valve.
   c. If damage to electrical system is suspected (frayed wires, sparks, or the smell of hot insulation) turn off system at main circuit breaker or fuse box.
4. Check neighbors for injury.
5. Turn on radio and listen for advisories. Locate ligh source, if necessary.
6. Do not touch downed power lines or objects touche by downed wires.
7. Clean up potentially harmful material.
8. Check to see that sewage lines are intact before continued flushing of toilets.
9. Check house, roof, chimney for damage.
10. Check Emergency supplies.
11. Do not use phone except for genuine emergencies.
12. Do not go sightseeing.
13. Be prepared for after shocks.
14. Open closets and cupboards carefully.
15. Cooperate with public safety officials. Be prepared to evacuate when necessary.

American Red Cross Disaster Relief Services

Red Cross disaster assistance may be in the form of feeding stations, clothing, shelter, cleaning supplies, comfort kits, first aid, or the provision of other basic needs. The Red Cross supplies blood and handles welfare inquiries, and as soon as possible helps with the most urgent needs to enable families to resume living as a unit. Given on the basis of verified need help may include funds for food, clothing, housing, fuel, cooking and eating utensils, bed and bedding, cleaning supplies, linens, rent, necessary furniture, medical and health care, prescription drugs, prosthetic devices, eyeglasses, personal occupational supplies and equipment, transportation, and minor home repairs.

All Red Cross help to disaster victims is an outright gift. No repayment is required or requested. All funds used by the Red Cross for this purpose are voluntarily donated by the American people.

Red Cross disaster services are carried out by trained volunteers supported by a few paid staff. Your local chapter needs your help. Why not call or come in soon to find out how you can become a Red Cross Volunteer.

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HOME EMERGENCY SUPPLIES

This list consists of items usually available in a home and used regularly. It is designed to help your family identify and organize them for any emergency. Quantities of emergency supplies should be adequate for at least 48 hours. A 2 week supply is recommended as a minimum reserve of water, food, medicine and other consumable items.

SURVIVAL

Water — 2 quarts to 1 gallon per person per day.
First Aid Kit — ample and freshly stocked.
First Aid Book — know how to use it.
Food — canned or dehydrated. Pre-cooked and/or requiring minimum heat and water. Consider infants, pets and other special dietary requirements.
Can opener.
Blankets — or sleeping bag for each member of family.
Radio — portable, battery operated. Spare batteries.
Critical medication and glasses — as required.
Fire extinguisher — dry chemical.
Flashlight — fresh and spare batteries and bulb.
Watch or clock — battery or spring wound.

SANITATION SUPPLIES

Large plastic trash bags — for trash, waste, water protection, ground cloth.
Large trash cans.
Hand soap.
Liquid detergent.
Shampoo.
Toothpaste and toothbrush.
Pre-moistened towelettes.
Deodorant.
Dentures.
Feminine supplies.
Infant supplies.
Toilet paper.
Powdered chlorinated lime — add to sewage to deodorize, disinfect and keep away insects.
Newspapers — to wrap garbage and waste. Can also be used for warmth.

SAFETY

Heavy shoes — for every family member.
Heavy gloves — for every person clearing debris.
Candles.
Matches — dipped in wax and kept in waterproof container.
Clothes — complete change kept dry.
Knife — sharp or razor blades.
Garden hose — for siphoning and fire fighting.

COOKING

Barbeque — charcoal and lighter or Sterno stove.
Plastic bags — various sizes, sealable.
Pots — at least 2.
Paper plates.
Plastic knives, forks, spoons.
Paper towels.

TOOLS

Axe.
Shovel.
Broom.
Crescent wrench — for turning off gas main.
Screw driver.
Pliers.
Hammer.
Coil of ½" rope.
Coil of bailing wire.
Plastic tape.
Pen and paper.

CAR MINI-SURVIVAL KIT

Non-perishable food — store in empty coffee cans.
Bottled water.
First aid kit.
Flares.
Fire extinguisher — CO_2
Blanket.
Sealable plastic bags.
Flashlight — fresh and spare batteries and bulb.
Critical medication.
Tools — screwdriver, pliers, wire, knife.
Short rubber hose — for siphoning.
Small package of tissues.
Pre-moistened towelettes.

Water Tips

To purify drinking water use any of the following methods:

1. Boil for 5-10 minutes.
2. Add 10 drops of a household bleach solution per gallon of water, mix well and let stand for 30 minutes. A slight smell or taste of chlorine indicates water is good to drink.
3. Add household tincture of iodine in the same manner as bleach above.
4. Use commercial purification tablets such as Halazone or Globaline. Follow package instructions.

Learn how to remove the water in the hot water heater and other water supplies.

Important Telephone Numbers

1. Fire Dept. _____
2. Police Dept. _____
3. Emergency Medical _____
4. Physician _____
5. Gas Co. _____
6. Electric Co. _____
7. Water Co. _____
8. _____
9. _____
10. _____

LESSON 12

BEING PARENTS
What Are Your Responsibilities?

In this lesson, you will:

1. Learn the legal, moral, cultural and societal responsibilities of being a parent.
2. Find out the legal rights of parents and children.
3. Learn what is considered child abuse.

MATERIALS: Activity work sheets (2)
Leaflet: "Signs of Child Abuse"

I. WHAT ARE YOUR RESPONSIBILITIES AS PARENTS?

A. To have a healthy baby, you must provide the right environment while you are pregnant and remember five things:

- See a doctor as soon as you learn you are pregnant;
- Eat the right foods throughout your pregnancy;
- Start an exercise program under your doctor's direction;
- Give up drinking any alcohol, such as beer, wine, or liquor;
- Stop smoking and/or using drugs.

B. You should provide for your child's physical and mental needs so he can grow up to be an independent adult.

1. Physical Needs:

- Provide shelter and proper nourishment;
- Keep your child clean and properly clothed;
- Encourage healthy eating habits, eating healthy foods, exercising, and getting enough sleep.
- Provide medical care, regular checkups and immunizations;
- Create a safe environment and teach the basics of safety;
- Help your child to develop physically, such as walking, speech and coordination.

2. Intellectual Needs. Children learn very quickly when they are young, therefore, you can be the most important teacher your child will ever have. Use the following guidelines:

   - Know what to expect at various stages of your child's development.
   - Promote reading. Start reading aloud to your child when he is very young.
   - Encourage your child doing well in school and support his efforts for trying.
   - Encourage a curious mind.
   - Stimulate learning at home by providing good books, family discussions on favorite topics, educational toys and game, trips to the zoo, museums, etc.

3. Emotional needs. In order for your child to grow into an emotionally healthy adult, it is essential for you to provide the following:

   - Protection,
   - Discipline,
   - Guidance,
   - Acceptance,
   - Affection,
   - Approval.

II. WHAT ARE THE LEGAL RIGHTS OF PARENTS AND CHILDREN?

A. Parents have the legal right to custody of their children. However, this right can be restricted and regulated by the State.

B. Parents have the right to the services of the child who is living with them, including the child's earnings.

C. When parents discipline their child, they have the right to use reasonable physical punishment that may cause the child some discomfort.

D. Parents are responsible for the conduct of their children.

E. Parents may have a court legally end the marriage of an underage child who marries secretly without parental consent.

F. Children have the right to receive clothing, food, shelter, and medical attention from their parents until they are old enough to support themselves.

G. Children legally are protected from cruel parents; a father or mother cannot physically abuse his/her children.

H. It is illegal for young people to buy or accept drinks before age 21. Any adult who buys or gives alcohol to a minor is committing an illegal act.

DO ACTIVITY 1.

III. WHAT IS CHILD ABUSE?

Child abuse is either intentional or unintentional.

A. Intentional Abuse.

If parents have been abused as children by their own parents, they often use the same abusive behavior on their children. Often, they are not aware this is the pattern they are following. They often over-discipline their children, believing that if they do not discipline them strongly enough, their children will be spoiled.

B. Unintentional Abuse.

There are three kinds of unintentional abuse:

1. Physical--the use of excessive punishment as a form of discipline.

2. Displacement--a previously experienced emotion directed toward the child instead of the original object (or person).

3. Neglect--failure to feed, clothe, and provide for the child's physical or emotional needs.

(Read the leaflet, "Signs of Child Abuse" and learn to recognize these signals of abuse.

DO ACTIVITY 2.

ACTIVITY 1: WHAT ARE PARENTS' RESPONSIBILITIES?

1a. What are the four things required by law that parents must provide for their children?

_____ _____

_____ _____

1b. How long must parents provide for their children?

_____

2. Fill out each blank using one of the six "things you need to give your child" so they become emotionally healthy.

(a) To help a child accept new challenges, it is important for you to give

_____ for his/her efforts.

(b) Putting limits of acceptable and unacceptable behavior on a child's action is

giving _____ .

(c) You are showing _____ when you hug or kiss your child.

(d) When you lead your child through everyday frustrations and disappointments,

you offer _____.

(e) When you recognize a child's helplessness and try to satisfy his/her needs, you

show _____.

ACTIVITY 2: CHILD ABUSE

Directions: In the following situations, (a) identify the kind of abuse that may have occurred, and (b) as a parent, explain how you would handle the situation.

1. The father has a bitter argument with his boss at work. He comes home after work and yells at his son who had asked him for help with his homework.

   a. _____

   _____

   b. _____

   _____

2. A mother asks her son to turn off the TV, and he talks back to her and refuses to obey. She slaps him hard in the face, and his lip bleeds.

   a. _____

   _____

   b. _____

   _____

3. Six year-old Carla injured her foot two weeks ago and is still limping on a badly swollen foot. Her parents refused to take her to the doctor, saying that the foot would heal on its own.

   a. _____

   _____

   b. _____

   _____

4. Every time Francisco makes a mistake, his father calls him "stupid" because, as a child, he was treated in the same way by his own parents.

   a. _____

   _____

   b. _____

   _____

ANSWERS TO ACTIVITIES 1 AND 2

ACTIVITY 1:

1a. Law requires parents to provide food, clothing, shelter and medical attention for their children.

1b. Until children are old enough to support themselves.

2a. Approval
2b. Discipline
2c. Affection
2d. Guidance
2e. Acceptance

ACTIVITY 2:

1a. Displacement (unintentional abuse)--parent redirects his anger from his day at work toward his son.

1b. Asks son to wait until he is ready to help him.

2a. Physical excess (unintentional).

2b. Mother should turn the TV off herself and send her son to his room. Hitting does not accomplish anything but create resentment from the child.

3a. Neglect. Parents are not providing needed medical attention as required by law.

3b. Get the girl to a doctor. There are health centers that offer free exams, if money is a problem.

4a. Intentional abuse.

4b. Father needs to learn more effective ways of parenting. Calling a child "stupid" only lowers his self-esteem and strengthens his belief that he really is stupid.

COMMON SIGNS AND SYMPTOMS OF CHILD ABUSE OR NEGLECT

All children show these symptoms from time to time. But a child showing many of these signs and symptoms as an established pattern may have a problem. Note a child who:

Physical Abuse
* has untreated, serious injuries
* explains an injury differently than other members of his family do
* gives a questionable reason for an injury, such as "I fell out of bed" for multiple bruises
* acts indifferent or refuses to talk about an injury
* doesn't want you to talk to parents about an injury
* is afraid of receiving medical help
* has parents who give an unlikely explanation for an injury or blame it on another person
* has bald spots (sign of hair pulling)
* is often sleepy
* arrives early to school and leaves late (afraid of going home)
* cheats, steals, and lies
* avoids physical contact
* wears clothes that cover arms and legs - even in hot weather

Mental or Emotional Abuse
* has a poor self-image, saying "I can't" often
* gets overly upset if he makes a mistake
* is afraid of new situations and changes
* says things such as "Can I go home with you?" or "I don't want to go home."
* gets depressed around holiday or school vacation times
* is terrified or nervous if parents are contacted
* is extremely passive or aggressive
* laughs when he hurts himself or when he's sad
* is overly affectionate
* has a lot of knowledge about the effects of drugs or alcohol

Sexual Abuse
* is sexually precocious
* is absent from school frequently
* is extremely moody
* is socially maladjusted, especially with the opposite sex
* shows overly aggressive behavior
* cries easily
* receives unexplained gifts
* refuses to participate in physical education or sex education
* arrives early to school and leaves late (afraid of going home)
* runs away from home often
* complains of genital pain, itching

Neglect

* wears clothes that are unusually dirty, the wrong size, or torn
* is unclean
* has lice
* is always tired
* seems to be underfed and is always hungry
* has untreated medical problems, such as skin infections or vision problems
* is often absent or late
* acts destructively with no signs of remorse
* has nervous habits
* has poor self-esteem
* doesn't have any fiends
* is extremely withdrawn

REFERENCE: Birk, G. Responsibilities of Parenthood, Media Materials, Inc., Baltimore, 1986, P.68.

LESSONS 13/14

PARENTING
How To Discipline with Love

In these lessons, you will:

1. Know the meaning of the word discipline.
2. Identify three styles of discipline.
3. Practice ways to improve style of discipline you now use.

MATERIALS: Activity work sheets (4)
Leaflet: "Dealing with the Angry Child"
Video tape: "Winning at Parenting"

LESSON 13

WHAT IS DISCIPLINE?

Discipline is a method of bringing about a desired behavior in the child. It does not mean punishment. Effective discipline includes being firm, clear and consistent, while using reasoning.

WHAT ARE THE DIFFERENT STYLES OF DISCIPLINE?

1. Power oriented style. This style gets children to do what parents want by using power or control, "showing the child who is boss", or "keeping the child in line." Threatening, yelling, commanding and hitting commonly are used. "Do it because I say so."

2. Permissive style. This style does not use any form of control at all. Parents who use this style are not aware that what they are doing is a form of discipline. "If that is what you want to do, go ahead."

3. Authoritative style. This style of discipline does not use power to get the child to behave, but uses other ways to actively shape behavior. "If you don't give it back, I'll have to give it back for you."

This style has been shown to be most effective and children raised like this are:

- more sure of themselves,
- more considerate of others,
- more able to be on their own,
- close to parents,
- more able to think and reason on their own.

VIEW VIDEO TAPE: "Winning at Parenting" (125 minutes)

WHAT ARE SOME EFFECTIVE DISCIPLINE SKILLS?

These are skills used in the authoritative style of discipline:

1. Think ahead and plan ways to handle problems.

   - Plan for situations or problems that come up. Anticipate problems that may come up and talk to your child about them ahead of time.

   - Avoid reactions that make the child feel bad. Example:
     Angry response: Luis, how many times have I told you to call when you will be late?"
     More effective: "Luis, I was worried. I guess I did not make it clear how important it is to call. How can I help you remember next time?"

   - Work on the most troubled behavior, one or two at a time. You need to limit what you expect of your children, otherwise they will become overwhelmed.

   - Consider the outcomes (consequences) for troublesome behaviors. Once the rules are made clear, and their consequences followed through, children will not test parental limits as strongly.

   - Take time to make decisions. Avoid being pressured by your children to give an immediate answer. Let your children know that if they pressure you for an immediate answer, it will automatically be a "No."

2. Motivate your child.

   - Focus attention on the positive or "good", and you will encourage and reinforce good behavior. Emphasize praise or rewards rather than the "bad" behavior.

- Spend time together by giving your child your undivided attention. This inspires good behavior and makes your child feel more secure.

- Give sincere praise. To be effective, praise must refer to a specific behavior or appearance, and must clearly express your feelings. Examples:
  Ineffective: "Your hair looks so much better."
  Effective: "I really like your hair that short."

- Offer choices. When you encourage your children to make choices, you show your trust in their good judgment, and allow them to learn to make decisions for themselves.

- Give rewards for efforts. Rewards can motivate good behavior by providing goals that the child can work toward. Use the STAR CHART (Activity 2) to keep track of your child's efforts.

- Communicate positive attitudes about your child. When you see positive behavior in your child, they unconsciously live up to your image of them. For example, parents who see their children as responsible, tend to have responsible children.

DO ACTIVITIES 1 AND 2.

LESSON 14 (Continuation of "What Are Some Effective Discipline Skills?")

3. Communicate clearly.

- Think over how you communicate.

  Do you express what you want in simple, positive terms? Example: "I want you to turn off the TV now," instead of, "How many times do I have to tell you not to watch TV while you study?"

  Do you make sure you have your child's complete attention before talking to him?

  Do you ask for your child's participation in the conversation? Example: "Can you give me a time you can finish cleaning your room today?" instead of, "I said to do it now."

  Do you think if you convince your child you are right, he will want to listen to you? Example: "I've told you before, you will catch a terrible cold if you don't put your jacket on."

- Take time to be together in a relaxed atmosphere. Set aside a special time to be with your child. If you avoid direct questions about his affairs, often your child will talk about things on his mind.

- State what your wishes are. Clearly say what you want done, instead of blaming someone else. Example of a Blaming Statement: "You never pick up after yourself." Example of an "I" Statement: "I need you to clean up after dinner."

- Do not ask questions that blame, but instead, focus on the behavior you expect. Questions that make children explain their actions force them to defend themselves. Example: Questions that blame: "Why did you talk to me that way?" Instead, use the "I" message: "I need you to talk to me with more respect."

- Give a clear message. You should let children know you understand their feelings, but you should also state your expectations clearly. Example: "I know you don't want to stop watching TV, but I want you to finish the dishes now."

- Do not judge or criticize. When you discuss a problem with your children, you need to listen. Do not start correcting them or telling them how to solve their problems when they are talking to you.

4. Follow through at all times.

Following through with your actions, means you do what you say you will do, whether it is a reward or a punishment. Suggestions for following through:

- Give up on punishing, especially repeated. Using natural or logical consequence is far more effective. (See below.)

- Use natural consequences. These result from the situation, not from the parent's actions. By using natural consequence, your children are responsible for their own actions. Examples:

  "If you won't eat, you will get hungry too soon before dinner." If the child asks for a snack before dinner, the parent should say "No."

  "If you don't do your homework, your grade will be marked down."

- Use logical consequences. These are the result of the child's actions and are carried out by the parent. To be effective, the consequences must be (1) applied each time the behavior occurs, (2) something the parent is able to carry through, (3) related to the offending behavior, and (4) not be delivered in anger. Examples:

  "If you disturb other people at the table, you will have to leave."

  "Play with the cat gently or I will take him away."

5. Work with others as a team.

Your children are raised through the guidance of a mother, father, grandparents, teachers, etc., working together as a team. Your children should be partners in the process also, giving them choices and helping them feel they can control their behavior. The following is good advice for working together as a team:

- Accept differences but work toward the same goal.
- Work with a spouse or housemate.
- Include the child in solving problems. Example: (To a four year-old) "I don't want you running in the house. How can we find a way to help you remember to walk when you are inside?"
- Hold family discussions on a regular basis.
- Meet and work with teachers, other parents, counselors, and other professionals.

DO ACTIVITIES 3 AND 4.

ACTIVITY 1: RECOGNIZING EFFECTIVE PRAISE

Directions: Place an "E" by examples of effective praise and an "I" by examples of ineffective praise.

For ineffective praise, indicate what is wrong and how you would change it to effective praise.

____ 1. "I'm glad you remembered to bring your jacket along. That was smart thinking."

____ 2. "I'm glad you remembered to put out the trash. I hope you won't forget next time".

____ 3. "For such a little effort, you did very well on your test."

____ 4. "The room looks really neat. You have all your toys put away."

____ 5. (To a small child trying to get his pants on, but not managing): "Boy, you sure gave those pants a hard time. Putting your clothes on is hard. I'm glad you tried to dress yourself this morning."

____ 6. "Well, now you look more like a human being without your long hair."

____ 7. "I see you are sharing dolls with Ann. That's nice. I'll bet she was happy to play with them."

____ 8. "It was so nice when you played quietly this morning. Could you play quietly now?"

____ 9. (To a child who has come in after putting his roller blades away): "Good job!"

____ 10. (To a child who has brought in a slimy frog that disgusts his parent): "Yes, Jaime. It is a pretty frog."

REFERENCE: Crary, E., *Without Spanking or Spoiling*, 2nd Ed. Parenting Press, Inc., Seattle, WA. 1993

ACTIVITY 2: STAR CHART

Directions: On the space provided below, list five different activities you want your child to work on for the week. Plan a reward for your child's efforts at the end of the week. (Tell your child what the reward will be.) At the end of each day, put a STAR if your child tries to work on that particular activity.

STAR CHART

ACTIVITY	Mon	Tues	Wed	Thur	Fri	Sat	Sun
(Example: put your toys away.)	*		*			*	*
1.							
2.							
3.							
4.							
5.							

ACTIVITY 3: IDENTIFYING CONSEQUENCES

Directions: Read each situation and then put an N in front of responses that are a "natural consequence," and an L before those that are "logical consequences."

---

1. Your son's room is so messy that you cannot walk anywhere without stepping on something.

   ____ a. "When the room is this messy, toys get stepped on and broken."

   ____ b. "When toys are left on the floor overnight, they 'disappear' for a week."

   ____ c. "When toys are left on the floor, they cannot be found when they are wanted."

   ____ d. "When the floor is messy, Mom and Dad can't come in, even if they are called."

2. Your daughter delays getting dressed each morning so that she is not ready to go to nursery school when you leave.

   ____ a. "If you are not dressed by 8:00, you will have to go to nursery school in your nightgown."

   ____ b. "If you are not dressed, you will need to ride in the back seat so you can have more room to put on your clothes while we drive." (Child prefers front seat.)

   ____ c. "If you are not dressed in time, you will miss breakfast."

3. Your son has a habit of leaving his bicycle in the driveway.

   ____ a. "If your bike is left on the driveway again, it will be 'taken' away for two days."

   ____ b. "If your bike is left on the driveway, it could be run over."

REFERENCE: Grary, E., *Without Spanking or Spoiling*, 2nd Ed. Parenting Press, Inc., Seattle, WA 1993

ACTIVITY 4: MAKING EFFECTIVE CONSEQUENCES

Directions: Read the situations and responses below. Each response has an error that makes it less effective as a consequence. First, identify the error, and then write a more effective consequence.

1. Situation: Jaime will not return Xavier's tricycle when it is time for Xavier to go home.
   Response: "Jaime, give Xavier his tricycle, or he will never come back again."

   Error: _____

   Consequence: _____

   _____

2. Situation: Francisco is about to hit his little sister.
   Response: "Play gently with your sister, or no television this afternoon."

   Error: _____

   Consequence: _____

   _____

3. Situation: Mother is picking up Linda from day care and she has ignored her request to go.
   Response: "You can come now, or I'll leave without you."

   Error: _____

   Consequence: _____

   _____

4. Situation: Antonio is rocking the table at dinner.
   Response: "Will you stop rocking the table?"

   Error: _____

   Consequence: _____

   _____

5. Situation: Pepe is resisting getting into bed.
   Response: "Get into bed, or no story tonight."

   Error: _____

   Consequence: _____

   _____

REFERENCE: Grary, E., *Without Spanking or Spoiling*, 2nd Ed., Parenting Press, Inc., Seattle, WA 1993.

ANSWER SHEET FOR ACTIVITIES 1, 3, 4

ACTIVITY 1

1. Effective, specific.
2. Ineffective. Negative comparison. "I hope you won't forget next time."
   Change: "I'm glad you remembered to put out the trash."
3. Ineffective. Negative comparison. Such a little effort implies that the job was not really satisfactory.
   Change: "Nice job."
4. Effective, specific.
5. Effective, specific (for trying, not for success).
6. Ineffective. Negative comparison: "You didn't really look human [good] before."
   Change: "You look really good with your new haircut."
7. Effective, specific.
8. Ineffective. Delayed: The children should have been praised earlier.
   Change: "You kids really have been playing quietly."
9. Effective, general. (Praise specific behavior, not general.)
   Add: "I like the way you put away your roller blades."
10. Ineffective: Dishonest: The parent did NOT feel the frog was pretty.
    Change: "My, that frog really is big."

ACTIVITY 3

1. a-N, b-L, c-N, d-L
2. a-N, b-L, c-N
3. a-L, b-N

ACTIVITY 4

1. Error: There is no real choice. Most parents are unlikely to let Jaime keep Xavier's tricycle, even if he would rather have Xavier's tricycle than Xavier coming back to play.
   Consequence: "Jaime, you may give Xavier his tricycle or I will give it to him."

2. Error: The result is not connected with the "cause."
   Consequence: "Play gently with your sister, or play alone in your room."

3. Error: The parent is unlikely to follow through with the proposed result and leave Linda at the day care center.
   Consequence: "Linda, you may walk to the car or I will carry you."

4. Error: No consequence is given.
   Consequence: "Well, you stop rocking the table, or shall I ask you to leave?"

5. Error: The result is not related to the "cause."
   Consequence: "It is time to go to bed. Is Pepe going to bed or shall Mommy help him?"

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Public Health Service
Alcohol, Drug Abuse, and Mental Health Administration

National Institute of Mental Health
Office of Scientific Information

Plain Talk Series

Plain Talk About... Dealing With the Angry Child

Handling children's anger can be puzzling, draining, and distressing for adults. In fact, one of the major problems in dealing with anger in children is the angry feelings that are often stirred up in us. It has been said that we as parents, teachers, counselors, and administrators need to remind ourselves that we were not always taught how to deal with anger as a fact of life during our own childhood. We were led to believe that to be angry was to be bad, and we were often made to feel guilty for expressing anger.

It will be easier to deal with children's anger if we get rid of this notion. Our goal is not to repress or destroy angry feelings in children—or in ourselves—but rather to accept the feelings and to help channel and direct them to constructive ends.

Parents and teachers must allow children to feel *all* their feelings. Adult skills can then be directed toward showing children acceptable ways of expressing their feelings. Strong feelings cannot be denied, and angry outbursts should not always be viewed as a sign of serious problems; they should be recognized and treated with respect.

To respond effectively to overly aggressive behavior in children we need to have some ideas about what may have triggered an outburst. Anger may be a defense to avoid painful feelings; it may be associated with failure, low self-esteem, and feelings of isolation; or it may be related to anxiety about situations over which the child has no control.

Angry defiance may also be associated with feelings of dependency, and anger may be associated with sadness and depression. In childhood, anger and sadness are very close to one another and it is important to remember that much of what an adult experiences as sadness is expressed by a child as anger.

Before we look at specific ways to manage aggressive and angry outbursts, several points should be highlighted:

- We should distinguish between anger and aggression. Anger is a temporary emotional state caused by frustration; aggression is often an attempt to hurt a person or to destroy property.
- Anger and aggression do not have to be dirty words. In other words, in looking at aggressive behavior in children, we must be careful to distinguish between behavior that indicates emotional problems and behavior that is normal.

In dealing with angry children, our actions should be motivated by the need to protect and to teach, not by a desire to punish. Parents and teachers should show a child that they accept his or her feelings, while suggesting other ways to express the feelings. An adult might say, for example, "Let me tell you what some children would do in a situation like this. . . ." It is not enough to tell children what behaviors we find unacceptable. We must teach them acceptable ways of coping. Also, ways must be found to communicate what we expect of them. Contrary to popular opinion, punishment is not the most effective way to communicate to children what we expect of them.

Responding to the Angry Child

Some of the following suggestions for dealing with the angry child were taken from *The Aggressive Child* by Fritz Redl and David Wineman. They should be considered helpful ideas and not be seen as a "bag of tricks."

Catch the child being good. Tell the child what behaviors please you. Respond to positive efforts and reinforce good behavior. An observing and sensitive parent will find countless opportunities during the day to make such comments as "I like the way you come in for dinner without being reminded"; "I appreciate your hanging up your clothes even though you were in a hurry to get out to play"; "You were really patient while I was on the phone"; "I'm glad you shared your snack with your sister"; "I like the way

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you're able to think of others", and "Thank you for telling the truth about what really happened."

Similarly, teachers can positively reinforce good behavior with statements like "I know it was difficult for you to wait your turn, and I'm pleased that you could do it"; "Thanks for sitting in your seat quietly"; "You were thoughtful in offering to help Johnny with his spelling"; "You worked hard on that project, and I admire your effort."

Deliberately ignore inappropriate behavior that can be tolerated. This doesn't mean that you should ignore the child, just the behavior. The "ignoring" has to be planned and consistent. Even though this behavior may be tolerated, the child must recognize that it is inappropriate.

Provide physical outlets and other alternatives. It is important for children to have opportunities for physical exercise and movement, both at home and at school.

Manipulate the surroundings. Aggressive behavior can be encouraged by placing children in tough, tempting situations. We should try to plan the surroundings so that certain things are less apt to happen. Stop a "problem" activity and substitute, temporarily, a more desirable one. Sometimes rules and regulations, as well as physical space, may be too confining.

Use closeness and touching. Move physically closer to the child to curb his or her angry impulse. Young children are often calmed by having an adult nearby.

Express interest in the child's activities. Children naturally try to involve adults in what they are doing, and the adult is often annoyed at being bothered. Very young children (and children who are emotionally deprived) seem to need much more adult involvement in their interests. A child about to use a toy or tool in a destructive way is sometimes easily stopped by an adult who expresses interest in having it shown to him. An outburst from an older child struggling with a difficult reading selection can be prevented by a caring adult who moves near the child to say, "Show me which words are giving you trouble."

Be ready to show affection. Sometimes all that is needed for any angry child to regain control is a sudden hug or other impulsive show of affection. Children with serious emotional problems, however, may have trouble accepting affection.

Ease tension through humor. Kidding the child out of a temper tantrum or outburst offers the child an opportunity to "save face." However, it is important to distinguish between face-saving humor and sarcasm or teasing ridicule.

Appeal directly to the child. Tell him or her how you feel and ask for consideration. For example, a parent or a teacher may gain a child's cooperation by saying, "I know that noise you're making doesn't usually bother me, but today I've got a headache, so could you find something else you'd enjoy doing?"

Explain situations. Help the child understand the cause of a stressful situation. We often fail to realize how easily young children can begin to react properly once they understand the cause of their frustration.

Use physical restraint. Occasionally a child may lose control so completely that he has to be physically restrained or removed from the scene to prevent him from hurting himself or others. This may also "save face" for the child. Physical restraint or removal from the scene should not be viewed by the child as punishment but as a means of saying, "You can't do that." In such situations, an adult cannot afford to lose his or her temper, and unfriendly remarks by other children should not be tolerated.

Encourage children to see their strengths as well as their weaknesses. Help them to see that they can reach their goals.

Use promises and rewards. Promises of future pleasure can be used both to start and to stop behavior. This approach should not be compared with bribery. We must know what the child likes—what brings him pleasure—and we must deliver on our promises.

Say "NO!" Limits should be clearly explained and enforced. Children should be free to function within those limits.

Tell the child that you accept his or her angry feelings, but offer other suggestions for expressing them. Teach children to put their angry feelings into words, rather than fists.

Build a positive self-image. Encourage children to see themselves as valued and valuable people.

Use punishment cautiously. There is a fine line between punishment that is hostile toward a child and punishment that is educational.

Model appropriate behavior. Parents and teachers should be aware of the powerful influence of their actions on a child's or group's behavior.

Teach children to express themselves verbally. Talking helps a child have control and thus reduces acting out behavior. Encourage the child to say, for example, "I don't like your taking my pencil. I don't feel like sharing just now."

The Role of Discipline

Good discipline includes creating an atmosphere of quiet firmness, clarity, and conscientiousness, while using reasoning. Bad discipline involves punishment which is unduly harsh and inappropriate, and it is often associated with verbal ridicule and attacks on the child's integrity.

As one fourth-grade teacher put it: "One of the most important goals we strive for as parents, educators, and mental health professionals is to help children develop respect for themselves and others." While arriving at this goal takes years of patient practice, it is a vital process in which parents, teachers, and all caring adults can play a crucial and exciting role. In order to accomplish this, we must see children as worthy human beings and be sincere in dealing with them.

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LESSON 15

BUDGETING
How To Keep Track of Your Money

In this lesson, you will:

1. Learn what a budget is.
2. Understand the advantages of budgeting.
3. Learn how budgets are developed.
4. Use this information to make a budget for your household.

MATERIALS: Activity work sheets (2)
Forms: "Record of Expenses"
"Monthly Budget"
Video tape: "Budgeting"
Calculator

VIEW video tape, "Budgeting."

I. WHAT IS A BUDGET?

A budget is a plan for managing the money (income) that you have. This plan includes the ways you spend money on items to meet your needs as well as occasional items to satisfy your wants.

II. WHY DO YOU NEED A BUDGET?

A budget is necessary because it:

- Makes you see where and how your money is spent;
- Insures that you set aside money for your regular expenses;
- Helps you plan other expenses so that you do not buy things you cannot afford;
- Helps you avoid running short of money just before pay day.

III. HOW DO YOU PREPARE A BUDGET?

When you prepare your budget, you try to balance money you receive (income) with the money you spend (expenses).

A. INCOME

1. The first step in preparing a budget is to write down all of your income. This may include:

   - Take-home pay from your job(s), and
   - Other money you receive on a regular basis, such as checks from AFDC, SSI or Government Assistance, food stamp coupons, alimony, and so on.

2. Next, you convert all these different incomes into monthly amounts, and then add all of them together to get your **monthly income**.

3. When you have any changes in your income (you take on a second job, for example), you must prepare a new budget.

B. EXPENSES

1. The second step is to figure out your expenses. There are two kinds of expenses, fixed and flexible.

   - Fixed expenses: These are expenses that do not change from month to month. You do not have a great deal of control over them, for example, rent, car payments, insurance, etc.
   - Flexible expenses: These are expenses that change each month. You have some control over them, because the amount you must pay changes each time, and in some cases, you can decide how much you want to pay.

2. In preparing your budget, you first must estimate what you spend on different items each month. Later, keep track of your expenses for at least three months to get more accurate amounts for the items. Use the form, "Record of Expenses," for this purpose.

   - Add your fixed and flexible expenses for one month to get your **total monthly expenses.**
   - The last step is to subtract your total expenses from your total income. The two should balance out (expenses equal income), or you should have some money left over. If not, you are spending more money than you have, and you need to make some adjustments.

DO ACTIVITY 1.

IV. HOW DO YOU BALANCE A BUDGET?

If you find that your total expenses are greater than your total income, you need to follow these suggestions:

A. Carefully review the expenses you listed and cut back on the items you absolutely do not have to have. Also check to see if you over-estimated some of your expenses.

B. Add to your income by taking a second job or getting another job at better pay, or working overtime.

C. Spend less by doing the following:

1. Make repairs at home or on your car yourself.
2. Cut down on food costs. (See Lesson 15.)
3. Substitute inexpensive items for more expensive ones.
4. Learn new skills, so you can "do-it-yourself."
5. Use public transportation, if possible, instead of owning a car.
6. Trade services with friends and neighbors.
7. Make use of inexpensive recreational and educational services in you community.

DO ACTIVITY 2 AND TAKE-HOME ASSIGNMENT.

ACTIVITY 1: BUDGETING

1. Lucia works as a receptionist in a doctor's office. Her monthly salary is $900. Her pay check shows the following deductions:

Federal Withholding Tax	$ 80.15
State Withholding Tax	$ 37.50
Social Security	$ 51.65
Health Insurance	$ 40.34
Retirement Plan	$ 45.00

Calcul te her take-home pay.

2. Lucia pays her car insurance in quarterly installments (every three months) of $120 each quarter.

(a) How much does she pay for her insurance each year?

(b) How much should she budget each month to pay for her car insurance?

3. Go over the following list. Write the word "Fix" beside the expenses that are fixed, and "Flex" beside those that are flexible.

_____ Rent
_____ PG&E bill
_____ Doctor's bill
_____ Car payment
_____ Medicine
_____ Loan payment
_____ Groceries
_____ Car insurance
_____ Clothing
_____ Charge accounts
_____ Bus fare
_____ Home repair
_____ Telephone bill
_____ Gasoline
_____ Car repair
_____ School supplies
_____ Entertainment
_____ Alimony
_____ Water bill
_____ Contributions

ACTIVITY 2: BUDGETING

For practice, prepare a budget for the Rivera family, using the form "Monthly Budget."

Luis and Manuela, who have two children, both work. Luis' take home pay is $670 and Manuela receives $230. Both are paid every two weeks. They rent their apartment for $700 a month, and they pay an average of $70 a month for gas and electricity, $30 for water, and $27 for the telephone.

The family makes a car payment monthly for $55, and spend an average of $35 on gas each month. The car insurance costs $360 a year, with an additional $360 expense for maintenance. Manuela drives the car to work, but Luis takes the bus which costs $10 a week.

Manuela kept her grocery receipts for the last eight weeks. The grocery totals, rounded to the nearest dollar, are:

Week 1: $ 96	Week 5: $ 98
Week 2: $ 90	Week 6: $ 93
Week 3: $ 95	Week 7: $ 96
Week 4: $ 88	Week 8: $ 94

Manuela and Luis spend an average of $60 a month on clothes for the family. They also spend $30 a week for child care after school, and $30 a month for personal care items, such as haircuts, dry cleaning, etc. Each month, they put aside $40 for family outings to the zoo, movies, etc. Last year they spent $480 for medical and dental expenses which were not covered by their health insurance. Luis pays $90 every six months for life insurance.

TAKE-HOME ASSIGNMENT:

Make a budget for your own household. Use the form "Monthly Budget." Follow the steps discussed in this lesson. Use past expenses to estimate your flexible expenses. Use the sample budget in Activity 2 as a guide. Bring prepared budget next week for discussion or questions.

MONTHLY BUDGET

YOUR MONTHLY INCOME

Take-home pay (first person) ..... $_____
Take-home pay (second person) ..... $_____
Social security or other benefits ..... $_____
Other income (gov't. assistance, AFDC, food stamps, etc.) .... $_____
TOTAL ..... $_____

YOUR MONTHLY EXPENSES

Fixed expenses:

Rent or mortgage ..... $_____
Life Insurance ..... $_____
Installment payments (car, TV, etc) ..... $_____
Car insurance ..... $_____
Child care ..... $_____
Others ..... $_____
TOTAL ..... $_____

Flexible expenses:

Gas and electricity ..... $_____
Water ..... $_____
Telephone ..... $_____
Food or groceries ..... $_____
Clothing ..... $_____
Medical care ..... $_____
Gasoline ..... $_____
Car maintenance ..... $_____
Transportation (bus, BART, etc.) ..... $_____
Personal care (haircuts, dry cleaning, etc.) ..... $_____
Recreation and education ..... $_____
Other ..... $_____
TOTAL ..... $_____

Set-aside money:

Savings ..... $_____
Contributions (church, charity, etc.) ..... $_____
Emergencies ..... $_____
TOTAL ..... $_____

TOTAL OF ALL EXPENSES (should equal monthly income) $_____

RECORD OF YOUR EXPENSES

Date	Item (or service) bought	Food and beverages	Household operation and maintenance	Furnishings and equipment	Clothing	Personal	Transportation	Medical care	Recreation and education	Gifts and contributions	Other
		$	$	$	$	$	$	$	$	$	$
al	xxxxxxxxxxxxxxxxx	$	$	$	$	$	$	$	$	$	$

This record form is adapted from Agricultural Research Service, Family Economics Research Group. *A Guide to Budgeting for the Family*. U.S. Department of Agriculture, Home and Garden Bulletin Number 108, U.S. Government Printing Office. Washington, D.C. 20402.

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ANSWERS TO ACTIVITY 1:

1. Salary of $900 minus total deductions of $254.64 equals a take-home pay of $645.36.

2. (a) $120 each quarter x 4 quarters per year = $480 each year.
   (b) Lucia should budget $40 each month for car insurance. ($480 ÷ 12 months = $40, or $120 ÷ 3 months = $40.)

3. Flexible expenses include:

PG&E bill	Telephone bill
Doctor's bill	Gasoline
Medicine	Car repair
Groceries	School supplies
Clothing	Entertainment
Charge accounts	Water bill
Home repair	Contributions

All the rest are fixed expenses.

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ANSWERS TO ACTIVITY 2:

MONTHLY BUDGET

YOUR MONTHLY INCOME

Take-home pay (first person)	$ 1,340.00
Take-home pay (second person)	$ 460.00
Social security or other benefits	$
Other income (gov't. assistance, AFDC, food stamps, etc.)	$
TOTAL	$ 1,800.00

YOUR MONTHLY EXPENSES

Fixed expenses:

Rent or mortgage	$ 700.00
Life Insurance	$ 15.00
Installment payments (car, TV, etc)	$ 55.00
Car insurance	$ 30.00
Child care	$ 120.00
Others	$
TOTAL	$ 920.00

Flexible expenses:

Gas and electricity	$ 70.00
Water	$ 30.00
Telephone	$ 27.00
Food or groceries	$ 375.00
Clothing	$ 60.00
Medical care	$ 40.00
Gasoline	$ 35.00
Car maintenance	$ 30.00
Transportation (bus, BART, etc.)	$ 40.00
Personal care (haircuts, dry cleaning, etc.)	$ 30.00
Recreation and education	$ 40.00
Other	$
TOTAL	$ 777.00

Set-aside money:

Savings	$ 73.00
Contributions (church, charity, etc.)	$ 30.00
Emergencies	$
TOTAL	$ 103.00

TOTAL OF ALL EXPENSES 107 $ 1,800.00
(should equal monthly income)

LESSON 16

STRETCHING THE FOOD DOLLAR
How and Where To Shop

In this lesson, you will:

1. Learn specific ways to save on food costs.
2. Find out which food stores are relatively low-priced in the San Francisco area.

MATERIALS: Activity work sheet (1)
Leaflet: "Discount Food Stores in the San Francisco Bay Area"
Video tape: "Comparison Shopping"

VIEW VIDEO TAPE, "COMPARISON SHOPPING"

I. HOW TO SAVE ON YOUR FOOD DOLLARS

- **Plan meals ahead** and prepare a shopping list for the entire week. This helps you avoid buying unnecessary items on impulse.
- **Take advantage of the sale items** offered by the store where you shop and buy a generous supply of them.
- **Be flexible**. Adjust your meals for the week to take advantage of the bargains.
- **Try store (or generic) brands** of products instead of national brands which are more expensive.
- **Compare cost per serving**, not just cost per pound since some products have more waste than others.
- **Check out items you could use that are marked down** for a quick sale.
- **Use the unit price information** (displayed next to the price) to decide which products offer the best value.
- **Avoid waste.** Keep track of what you have in the refrigerator, use left-overs, cook what your family likes, and buy items in the size that fits your family's needs.
- **Match quality** to how the food item is going to be used.

- **Avoid convenience foods.** Save money by slicing your own cheese, making your own sauces, avoiding products packaged in individual servings.

- **Buy fresh fruits and vegetables** that are in season. They offer the best price and nutrition.

- **Buy juices in the frozen concentrate form** instead of fresh-squeezed.

- **Consider eating less meat**. Prepare meatless dishes using dried beans and legumes with milk, low-fat cheeses, pasta or rice.

- **Buy less expensive, but leaner** cuts of meat and learn ways to cook them.

- **Buy a roast when you want steaks or chops**, and ask the butcher to cut it into individual servings for you.

- **Use more dry skim milk** than fresh liquid milk. Mix reconstituted dry milk with regular milk to "stretch it." Use dry skim milk in cooking.

DO ACTIVITY 1.

II. WHERE TO SHOP FOR LESS

There are several discount stores in the San Francisco area which offer food for less. (Names and locations are listed in the leaflet, "Discount Food Stores in the San Francisco Bay Area.")

These stores differ and the best place for you to shop depends on your needs and how you prefer to shop. Here are a few guidelines:

- Canned Foods Grocery Outlet or Budget Cannery Outlet are for you if you are happy discovering unbelievable sales without a specific item in mind, and if you do not mind somewhat disorderly and constantly changing inventory.

- Food 4 Less or Pak 'n Save are the stores for you if you like to shop just in one place and buy meat, dairy products, fresh produce, household items, etc. These stores do not change their inventory so you will find the same items each time you shop.

- EBJ Warehouse, Trader Joe's, or Stelvio Distributors are stores you will like if you cook with an international touch, love to try unusual ingredients, or long for foods from your home country.

- Costco or Price Club are for you if you shop with the idea that the bigger something is, the better and cheaper it must be.

ACTIVITY 1: STRETCHING YOUR FOOD DOLLAR

1. List at least three ways of saving on your food costs. Try to share the ways that were not discussed in this lesson.

   (a)

   (b)

   (c)

2. In the following examples, identify the better value item using the information given. Explain how you arrived at your answer.

   (a) A roast with the bone-in is on sale for $3.99 a pound. One pound serves three. The same roast without the bone cost $4.79 a pound. One pound serves four.

   (b) A 15 oz. box of Raisin Bran is on sale for $3.05. A 25 oz. box of Raisin Bran costs $5.25.

   (c) A 12 oz. can of frozen orange juice concentrate (makes 1 1/2 quarts after adding water) costs $1.09. A two quart carton of orange juice made from concentrate costs $1.99 on sale.

ANSWERS TO ACTIVITY 1: STRETCHING THE FOOD DOLLAR

2a. Roast with bone-in = $3.99 ÷ 3 servings = $1.33 per serving.
Roast without bone = $4.79 ÷ 4 servings = $1.19 per serving.
Therefore, the roast without the bone is a better value.

2b. Raisin Bran $3.05 ÷ 15 oz. = $0.20 per ounce.
Raisin Bran $5.25 ÷ 25 oz. = $0.21 per ounce.
Therefore, the 15 oz. box is a better value.
(NOTE: In most food stores, the unit price is displayed by the price; therefore, there is no need to calculate the unit price yourself. Look for this unit price and decide which product is the better value.)

2c. The 12 oz. can of orange juice concentrate is definitely the better value.

DISCOUNT FOOD STORES IN THE SAN FRANCISCO BAY AREA

Pak 'n Save
2255 Gellert Blvd. (at Westborough)
South San Francisco
(415) 588-9005

555 Floresta Blvd.
San Leandro
(510) 483-2681
Open 24 hours

Food 4 Less
1800 Folsom (at 14th)
San Francisco
(415) 558-9137
Open 24 hours

Budget Cannery Outlet
1105 Tompkins Ave.
(415) 282-3731
Monday-Saturday, 9 a.m.- 6 p.m.
Closed Sunday

Canned Foods Grocery Outlet
1717 Harrison (at 14th)
San Francisco
(415) 552-9680
Monday-Saturday, 8 a.m.- 9 p.m.
Sunday, 9 a.m.- 7 p.m.

2001 Fourth Street (at University)
Berkeley
(510) 845-1771
Monday-Saturday 8 a.m.- 9 p.m.
Sunday 9 a.m.- 8 p.m.

1833 Broadway
Redwood City
(415) 364-7406
Monday-Friday, 9 a.m.- 9 p.m.
Saturday 8 a.m.- 8 p.m.
Sunday 9 a.m.- 6:30 p.m.

EBJ Warehouse
301 Toland Street
San Francisco
(415) 824-0336
Monday-Saturday 6 a.m.-6 p.m.
Sunday 9 a.m.- 5 p.m.

Stelvio Distributors
1461 Bayshore Highway
Burlingame
(415) 343-6642
Monday-Friday 10 a.m.- 5 p.m.
Saturday 10 a.m.- 4 p.m.
Closed Sunday

Trader Joe's
337 Third Street (at Montecito Plaza)
San Rafael
(415) 454-9530
Open seven days, 9 a.m.- 9 p.m.

Price Club
4511 S. Airport Blvd.
South San Francisco
(415) 872-2046
Monday-Friday 11:30 a.m.- 8:30 p.m.
Saturday 9:30 a.m.- 6 p.m.
Sunday 10 a.m.- 6 p.m.

Costco
1340 El Camino Real
San Bruno
(415) 871-0463

4801 Central Avenue
Richmond
(510) 526-9671 •
Hours depend on type of membership

REFERENCE: Halm, Meesha. "When the Going Gets Tough, the Tough Go Bargain Hunting," San Francisco Examiner, October 21, 1992, p. 1, 8 (ZZ-B).

LESSON 17

LOANS AND CREDIT
What If You Need To Borrow Money?

In this lesson, you will:

1. Find out where to apply for a consumer loan.
2. Know what to consider when shopping for a loan.
3. Learn how to establish a credit record.
4. Learn your rights and responsibilities as a borrower.

MATERIALS: Activity work sheets (2)
Video tape: "Taking Charge of Your Credit" (30 minutes)

DO ACTIVITY 1: Take the "Smart Credit Quiz."

I. WHAT IS A CONSUMER LOAN?

A consumer loan is money borrowed in the form of cash or credit. Consumer credit includes using a credit card or charge card as well as buying on an installment plan.

II. WHAT ARE THE SOURCES OF CONSUMER LOANS AND CREDIT?

There are five major sources of loans and credit for the consumer:

A. Banks. Interest rates vary with banks, and they usually deal with only large loans.

B. Life insurance companies. You must have an insurance policy with the company; the policy is used as security for the loan and the interest rate charged is low.

C. Credit unions. You must be a member of the union to get a loan. The interest rates are lower than banks.

D. Loan and finance companies. These companies will loan smaller amounts of money and are more likely than banks to give loans to people with lower income. However, they charge higher interest rates.

E. Department stores and other retail stores. They offer installment plans or credit cards. Most charge a yearly fee for credit cards, as well as a finance charge (interest).

III. WHAT SHOULD YOU CONSIDER WHEN SHOPPING FOR A LOAN?

If you need a loan, you should shop around to compare the rates and services of different lenders and see how they fit your needs.

Here is a list of questions to ask to help you compare terms of different lenders:

- What is the annual (yearly) interest? (Interest is calculated in percent.)
- What is the total cost of the loan after the last payment has been made?
- How long do you have to pay off the loan?
- What are the amounts, due dates and the number of payments of the loan?
- What is the cost of late charges if payment is overdue?
- Are there penalties for paying off the loan earlier?
- Do you need a collateral (or security) for the loan?
- Are you required to have the loan co-signed?
- Are you required to carry insurance for the loan?
- Are there any other charges you may have to pay?

Before deciding which is the best lender for you, you must consider (1) how much credit you can afford, and (2) what the loan will cost.

IV. HOW DO YOU ESTABLISH A CREDIT RECORD?

A credit record or credit rating is an indicator of how good a risk you are for repaying a loan. Because the lender checks on your credit record when you apply for a loan, it is important to have a good record. To establish a credit record:

1. Open a checking and a savings account;
2. Pay utility bills on time, such as electric and water.
3. Take out a small loan and show that you can pay it back on time;
4. Buy an item on an installment plan and be prompt with your payments;
5. Open a charge account with a store or apply for a credit card.

DO ACTIVITY 2.

VIEW VIDEO TAPE: "Taking Charge of Your Credit"

IV. WHAT ARE YOUR RESPONSIBILITIES AS BORROWERS?

As borrowers, you are responsible for:

- Budgeting and knowing exactly how much you can afford to pay for loans or credit each month;
- Reviewing and understanding the terms of the credit agreement, making sure all items are filled out before you sign;
- Understanding monthly payments, finance charges, annual percentage rate (APR), etc.;
- Building a good credit record by paying as agreed;
- Knowing the charges for late payments;
- Knowing if there are any penalties if you pay off the loan or credit early.
- Checking to see if anything else is required when you get the loan or credit agreement;
- Notifying your lenders and creditors of any change of address;
- Knowing your rights as a borrower.

VI. WHAT ARE YOUR RIGHTS AS BORROWERS?

The following are laws that protect your credit rights. You are responsible for learning about these laws and seeing to it that they are enforced.

A. **Federal Truth in Lending Law**. This law states that the lender must tell you:

1. Total finance charges for loans,
2. Annual percentage rate of interest, and
3. Any other terms and conditions.

B. **Federal Fair Credit Billing Act**. This act protects charge account and credit card holders, and:

- Requires creditors and consumers to follow special procedures when correcting billing errors;

- Requires that the consumer receive a copy of these procedures;
- Limits your responsibility to $50 if someone steals your card and uses it, as long as you promptly notify the credit card issuer;
- Allows consumers to withhold payment for purchases in question while being investigated;
- Requires creditors to promptly credit the customer's account, and to return overpayment if requested.

C. **Federal Equal Credit Opportunity Act**:

- Prohibits lenders from discriminating because of sex, marital status, age, race, or religion;
- Requires creditors to inform applicants of acceptance or rejection of their application within 30 days of receipt;
- Requires creditors to provide in writing the reason for the rejection.

D. **Federal Fair Credit Reporting Act** requires:

- The lender to give the name and address of the credit reporting agency which supplied the report(s) used to deny credit;
- The credit reporting agency to give you what information it has on file about you and the source;
- The credit reporting agency to correct any wrong information and send a notice of correction, all free of charge. (NOTE: Beware of people who say they will clear up your credit record for a fee.)

REFERENCE: Johal, J. "Manage Your Credit," University of California Cooperative Extension, Pleasant Hill, CA, 1992.

Smart Credit Quiz

Brought to you by MasterCard International & the National Coalition for Consumer Education

How credit smart are you? Improve your credit knowledge and take control of your financial future. Take this quick quiz to test your credit know-how. To determine the correct answers, turn the page.

1. How do I know if I should use credit to purchase things?

a) If I qualify for credit, and if a lender is willing to give me a loan, then I'm automatically financially responsible enough to repay it.

b) Taking out a loan will help me get out of debt because a loan gives me "instant money" to pay my bills.

c) I pay my bills on time, monitor my purchases and have made a plan or budget to repay my debts.

2. How can I tell the difference between a credit card and a charge card?

a) I must pay a charge card in full each month; however I can pay a portion of a credit card bill each month or pay it in full.

b) There is no important difference - credit cards and charge cards are two names for the same thing.

c) My charge card is only good for department store shopping - my credit card is accepted everywhere else.

3. What are my costs for my owning and using a credit card?

a) The cost of purchases only.

b) Interest and maybe an annual fee or late fees.

c) None - credit cards are free.

4. What's the best way to correct a mistake on my credit card bill?

a) Call my credit card issuer immediately and explain the mistake.

b) Circle the mistake in red and return the bill to my card issuer.

c) Write a letter to my credit card issuer immediately and clearly describe the problem.

5. How should I handle an unauthorized charge (a purchase that I didn't make) if I see one on my credit card bill?

a) Write a letter to my credit card issuer and the company that accepted my card for payment to absolve myself any liability.

b) Call my credit card issuer immediately and report any lost or stolen credit cards to the police.

c) Note the error on my credit card bill and send it back with a request for a correction bill.

6. How can I protect myself from credit card fraud?

a) Do not give my name or other personal information, such as my address or salary, when applying for a credit card.

b) Be extremely careful about disclosing account information by telephone to unsolicited callers.

c) Purchase credit insurance from a finance company.

7. Under law, what information must a credit issuer disclose to me?

a) How and when all charges will be applied to my account and other specific cost information.

b) The day I can expect to receive the card in the mail.

c) The name of the person at my financial institution who will handle my account.

8. Do I have legal rights when I use credit?

a) Maybe - my rights will vary depending on the policies of my credit card issuer and the state in which I live.

b) Yes - I have credit rights under federal laws: the Equal Opportunity Act; the Fair Credit Reporting Act; the Truth -in-Lending Act; the Fair Credit Billing Act; and the Fair Debt Collections Practices Act.

c) No - as a consumer I don't have any particular rights when I use credit because credit is a special privilege.

9. Why should I care about maintaining a good credit history?

a) Because my children will inherit it, and it's important for me to plan their future.

b) Because anyone can access my credit history at any time and learn more about me.

c) Because a good credit history can help me obtain a loan, a job and other forms of financing.

10. What should I do if I find myself becoming financially over-extended?

a) Avoid calls from creditors, then file for bankruptcy.

b) Get a loan from a credit bureau and work out a reasonable repayment schedule.

c) Use a budget, ask lender to help me with a payment schedule or seek professional credit counseling.

Turn the page to check your answer.

BEST COPY AVAILABLE

Answers to Credit Quiz

1. (c) If used wisely, credit is a useful tool that can help you extend a payment schedule for emergencies or major purchases. You should be aware of all of the costs associated with using credit. Never use credit to extend your budget beyond your ability to repay a loan.

2. (a) Charge cards include travel and entertainment cards such as American express or Diner's Club and most gasoline cards. Credit cards include some department store cards and MasterCard, Visa and Discover Cards. Generally, charge cards must be paid in full each month, while credit cards can be paid over time.

3. (b) The cost of credit card swill vary depending upon whether you carry a balance on your card each month (in which case you will be charged interest) or pay your card in full (a strategy that can provide you with an interest-free loan). Individual issuer may charge you an annual fee or late payment fees.

4. (c) Under the Fair Credit Billing Act, you have the right to dispute mistakes on your credit card bill. You must put your complaint in writing and you must write to a specific billing error address which maybe different that the address to which you send your payments. Never include a dispute letter with your payment. You can call your card issuer, but if you do not write, you may lose your rights.

5. (b) It is extremely important to call your issuer immediately if you see an unauthorized charge; this could indicate fraud. Always report lost or stolen credit cards immediately to your card issuer and the local authorities.

6. (b) In addition to this safety measure, keep your card and card numbers in a safe place, and report loss or theft immediately. Your address and phone are not required as a condition of purchase with credit. Contact the National Consumer's League Fraud Information center Hotline at 800-876-7060, your local Better Business Bureau or your state Attorney General's office if you have questions or a problem.

7. (a) The right to full disclosure of cost and obligation information, including financial charges, annual fees, service charges and late payment fees, must be given to you under the Truth-In-Lending Act, a federal law.

8. (b) Under these federal laws, you have the right to equal credit privileges, the right to access and dispute information in your credit report and the right to know your credit card cost and obligations. For more information about your credit card rights call MasterCard at 800-999-5136.

9. (c) Your credit history is contained in a written credit report that shows how you have paid your bills over time. Not everyone can review your credit report without your permission. However, lenders, prospective and current employers, car dealers, landlords, and check guarantee firms can obtain a copy of your credit report and may use it to determine your credit-worthiness.

10. (c) It's important to plan ahead, learn the warning signs of financial over-extension and contact your creditors or a counseling service if there's a problem. Failure to pay your bills on time can result in a negative credit report which can affect your ability to get financing when you need it. Contact the Consumer Credit Counseling Service (800-388-CCCS) for budgeting and credit management assistance.

This quiz highlights some of the important things you should know about credit. Each person has the right and responsibility to learn as much as possible about credit to plan a secure financial future.

Using the Credit Quiz with Consumers

Consumer educators in schools, communities, and work place settings can use the credit quiz to help consumers understand mare about credit. Try some of these ideas!

In School:

Have your students give the quiz to their parents and other adults for an extra credit classroom project. The student can score the quiz and share the correct answers with the adults.

Distribute the quiz at parent, teacher meetings. Discuss how people can get additional information about credit. You may want to include a program on credit education at your next meeting.

With Adults and Groups:

Hand out copies of the quiz before you give a talk on credit or financial management. Ask the audience to take the quiz and see how well they do. Be sure to include the major quiz topics in your presentation.

Use the quiz as a tool during literacy tutoring with low reading level adults. Choose key words from the quiz. Ask your student to spell the words and to write them down on a card. Use the cards for spelling and reading practice. Find other words about credit in the newspaper.

Non-English Speaking Audiences:

Translate the quiz into the native language of the group. Use the quiz to teach English words and phrases.

If teaching English, pick out key words about credit. Discuss how these words are used.

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ACTIVITY 2: LOANS AND CREDIT

Tony and Laura are shopping for a loan to buy a used car which costs $4,000. They inquired with three banks about the loan they need, and received the following information:

	Bank A	Bank B	Bank C
Annual percentage rate	8%	8%	9%
Length of loan	3 years	2 years	3 years
Monthly payments	$132	$188	$136

QUESTIONS:

1. Calculate the total cost of the loans from Bank A, Bank B, and Bank C. (Total cost equals total payments of the whole loan minus the amount of the loan.)

2. Compare the total costs of the loans from Bank A, Bank B, and Bank C. Which loan would cost the least amount of money for Tony and Laura?

ANSWERS TO ACTIVITY 2:

1. Bank A: $132 x 36 months = $4,752 - $4,000 = $752.
   Bank B: $188 x 24 months = $4,512 - $4,000 = $512.
   Bank C: $136 x 36 months = $4,896 - $4,000 = $896.

2. The loan offered by Bank B would cost Tony and Laura the least amount of money.

REFERENCE: Johal, J. "Manage Your Credit," University of California Cooperative Extension, Pleasant Hill, CA, 1992.

Lesson 18

DEBT
How Do You Get Out of It?

In this lesson, you will:

1. Learn to recognize the warning signs of over-extending credit.
2. Find out ways to get out of debt.
3. Learn how to deal with the collection agency.
4. Find out about filing for bankruptcy and how it affects you.

MATERIALS: Activity work sheets (1)
Video tape: "Over Their Heads"

VIEW VIDEO TAPE, "Over Their Heads"

I. WHAT ARE SIGNS OF OVER-EXTENDING YOUR CREDIT?

Signs of over-extending your credit indicate that you need to revise and update your spending plan (budget), cut back on credit card spending, and stop over-spending. The following signs indicate that you are over-extended:

- Paying off debts with an increasing percentage of your income;
- Reaching the limits on your lines of credit;
- Repeatedly extending payment schedules, or paying bills past the due date;
- Making only the minimum payments on a charge account;
- Paying bills with money set aside for another purpose;
- Borrowing to pay for items which you used to buy with cash;
- Using your savings to pay current bills;
- Lacking savings to cushion unexpected expenses;
- Taking out a new loan before the old one is paid off;
- Being threatened with repossession of your car or credit cards, or with other legal action;

- Working overtime just to make ends meet;
- Losing your job will bring immediate financial difficulty;
- Losing track of how much you owe.

II. HOW DO YOU GET OUT OF DEBT?

When your debts get out of hand, financial planners, credit counselors, and other experts give the following suggestions:

A. You and your spouse need to set goals and make a commitment to get yourselves out of debt.

B. Keep a calendar to help keep track of when payments are due. Keep bills, records, addresses of creditors, etc. in a specific place.

C. Make a list of resources that can be used to help pay bills, such as income, talent, skills, relatives, etc.

D. Keep track of spending habits for at least a month. Note where the problems are and what can be done about them.

E. Plan how to earn more and spend less.

F. Revise your budget to include a plan to repay creditors. Pay all creditors something each month using at least one-fourth of your income for this purpose.

G. Discuss you repayment plan of action with your creditors.

H. If you need help or advice on credit or money management, call the nation-wide network of Consumer Credit Counseling Service.

I. Stick to your plan until all debts are repaid. Meanwhile, limit yourself to cash-only purchases, and start a savings plan to build a cash reserve.

J. Lastly, learn from your experience and use better money management to avoid getting into heavy debt.

III. HOW SHOULD YOU DEAL WITH COLLECTION AGENCIES?

A creditor, without prior notice, can turn over a consumer's account to a collection agency as soon as the bill is one day overdue.

The following are guidelines for dealing with collection agencies:

- The Fair Debt Collection Practice Act of 1978 prohibits abusive, deceptive, and unfair practices by debt collectors; establishes procedures for debt collectors on how to contact the debtor; and specifies that payment cannot be collected on any debt in dispute.
- The collection agency (or collector) must contact you with full details of the loan or credit.
- The collector must contact you between 8:00 a.m. and 9:00 p.m., and give his/her full name and registered agency name.
- The collector cannot use obscene language, or threaten you.
- The collection agency must observe your right to confidentiality when contacting you at your job, or by mail.
- Make sure that any partial payment arrangements you make with the agency is in writing. If you cannot make the payment later as agreed, you should discuss it with the collection agency, not the original creditors.
- The collection agency can charge you for interest and other costs. If you believe the charges are excessive, you should contact the Bureau of Collection and Investigative Services (415-557-8719).
- The creditor or lender can also ask your employer, through a court order, to give him part of your paycheck to pay for your debt.

IV. WHAT SHOULD YOU KNOW ABOUT FILING FOR BANKRUPTCY?

When your debts become excessive and there is no other way to get out of them, filing for bankruptcy may offer the opportunity for a fresh start. However, financial experts still recommend it only as a last resort. As a rule, you must first try everything possible to pay for your debts.

Bankruptcy can affect your lives for years in several ways:

- Stays on your credit reports for seven to ten years;
- Makes it difficult to get a credit card;
- Makes it difficult to borrow money, or you may have to pay a higher rate;
- Makes it difficult to rent a home, or apartment, or any item you may want to rent.

DO ACTIVITY 1.

ACTIVITY 1: DEBT

1. After viewing the video tape, "Over Their Heads," discuss the ways people can get too deeply in debt.

2. Discuss some recommendations for getting out of debt.

3. Discuss your rights as debtors when dealing with collection agencies.

LESSON 19

OWNING CARS
What Does It Take?

OBJECTIVES:

In this lesson, you will:

1. Find the cost of owning and operating a car.
2. Learn how to choose a car that meets your needs.
3. Learn how to buy a used car wisely.
4. Compare methods of paying for a car.
5. Learn about car insurance and why you should have it.

MATERIALS: Activity work sheets (2)
Video tape: "Car Buying"

I. WHAT ARE THE COSTS OF OWNING AND OPERATING A CAR?

A. Ownership costs are costs related to owning the car, regardless if the car is actually driven or not. They include:

1. Title, registration and inspection fees,
2. Sales taxes on both new and used cars,
3. Insurance costs,
4. Finance (interest) charges,
5. Depreciation is the loss of value in the car over time and is due to the number of miles driven, its mechanical condition, etc.

B. Operating costs are related to the amount of use on the car. These include:

1. Fuel (gasoline),
2. Oil,
3. Tires,
4. Scheduled and unscheduled maintenance and repairs,
5. Parking fees and tolls,
6. Taxes on fuel and oil.

II. WHAT KIND OF CAR MEETS YOUR NEEDS?

A. There are numerous factors to consider in buying a car, keeping in mind your needs those of your family.

1. There are different sizes and styles, such as sedans (two- or four-door), hatchbacks, station wagons, vans and mini-vans.

2. The size of the engine determines the power of the car. The larger the engine, the greater the power.

3. Cars have either automatic or manual transmission. Manual uses less fuel and is less expensive.

4. Optional (extra) accessories we buy on the car can add to the cost.

5. A car with good gas mileage (the number of miles per gallon) saves us money. The car will go farther on less gas than cars with poor gas mileage.

DO ACTIVITY 1.

III. HOW TO BUY A USED CAR.

A. You can use the following sources to look for a used car:

1. New car dealers who also sell used cars;
2. Used car dealers, but check on their reputation and record with the Better Business Bureau;
3. Friends who want to sell their car. (By going to a friend, you can find out more accurately how well the car was cared for.);
4. Newspaper ads.

B. What to look for in a used car:

1. Dependability and a reasonable price,
2. Car that meets our needs and budget,
3. Car in good condition which you can determine by inspecting the car inside and out, looking under the hood, and test driving the car.

C. REMEMBER, the average car lasts about 12 years, or about 128,500 miles.

IV. IS THE PRICE RIGHT?

A. To check on the fairness of the price, you can use the following guides:

1. <u>"Blue Book".</u> Cars are listed by make, model, and year. The book is available in public libraries.

2. <u>Consumer's Guide: Used Car Rating and Price Guide.</u> This guide also gives information on car's performance, any recalls, and price range. It is available at public libraries.

3. Consumer Reports Annual Auto Issue rates the car by comparing it to other cars made the same year. It is also available at public libraries.
4. Automobiles for Sale newspaper section. Using this information gives you a comparison to the price others are asking for the same type car, i.e., same model and year, and similar accessories.

B. How will you pay for the car?

1. If you buy it from a private individual, you pay for it with cash.
2. If you don't have the money to pay for the total price, you can borrow money from banks, credit unions, loan companies, or car dealers.
3. Remember these facts in paying for the car:
   - The interest paid on money borrowed adds to the cost of the car;
   - In comparing the Annual Percentage Rate (APR), the loan with the lowest APR is the cheapest;
   - The less money you borrow, and the shorter the length of time of the loan, the lower the total cost of the car will be;
   - Credit unions usually give the best rates, and car dealers the highest.

V. WHY SHOULD YOU HAVE CAR INSURANCE?

A. Everyone should have the protection of car insurance.

B. The law requires car insurance. In California, the least amount of car insurance required is (1) $15,000 for bodily injury per person per accident, (2) $30,000 for bodily injury for two or more persons per accident, (3) $5,000 for property damage.

C. The cost of the insurance depends on:

1. **Driving record.** Good drivers get lower rates.
2. **Age.** Drivers under 21 pay higher premiums.
3. **Good school record.** Students with a "B" grade point average or higher get a discount.
4. **Location and mileage.** The more miles driven, the higher the rate. Driving a car in a city compared to a less populated area is also more costly.
5. **Model of the car.** The more the car costs, the higher the premium.
6. **Year of car.** Newer cars call for higher premiums.
7. **The number of cars insured.** If you have more than one car to insure, some insurance companies will offer a multiple car discount.

DO ACTIVITY 2.

ACTIVITY 1: OWNING A CAR

There are things you have to take into account to find the best car for you and/or for your family. Complete the work sheet below, keeping in mind your needs and your family's. Under "OPTIONS or ACCESSORIES," mark an "X" next to those you MUST have, regardless of cost.

IDENTIFYING THE BEST CAR FOR YOUR NEEDS

(Check one.)	REASONS FOR YOUR NEED
SIZE: __ Compact __ Large __ Mid-size TYPE OF BODY: __ Hatchback __ Van __ Wagon __ Pick-Up Sedan: __ 2-door or __ 4-door POWER: __ Standard Engine or __ Large Engine TRANSMISSION: __ Manual or __ Automatic AGE: __ New or __ Used How many miles? _____ OPTIONS OR ACCESSORIES: _____ _____ _____ _____ _____ _____ _____	

ACTIVITY 2: OWNING A CAR

Discussion Questions

1. Consuelo can afford to pay $130 each month for her car payments. She signed a 36-month loan with monthly payments of $100. Was this a wise move for her to make in terms of car costs? Why?

2. Pablo needs to borrow $2,000 to pay for a used car he wants. He can get a loan from his bank with an APR of 10 (10%), but he chose to borrow through the car dealer for an APR of 13 because it was easier. Was this a good decision in terms of cost? Why?

3. Roberto lost his job. Since he has had a hard time supporting himself and his family, he decided to drop his car insurance. Was this a good idea? Why?

ANSWERS TO ACTIVITY 2: OWNING A CAR

1. No, this was not a wise move. The car will end up costing Consuelo more because the longer it takes her to pay the loan, the more interest she will be paying. She should pay the $130 per month and get the car paid for sooner.

2. No. Pablo would pay more interest. The convenience of the loan at 13% would cost him more than the loan at 10%. Remember, the lower the APR, the lower your cost.

3. No. If Roberto cannot afford to insure his car, he should sell it or not drive it at all. The risks he takes driving without insurance are too great.

LESSON 20

BEING CONSUMERS
What Are Your Rights and Responsibilities?

OBJECTIVES:

In this lesson, you will:

1. Know your rights as consumers.
2. Learn how to shop and buy wisely.
3. Learn how to file a complaint about a product or service.

MATERIALS: Activity work sheet (1)
Leaflet: "Complaints: Where To Call"

I. WHAT ARE YOUR RIGHTS AS CONSUMERS?

As consumers, you have the following six rights:

A. The right to safety which protects you from:

1. Contaminated foods,
2. Flammable clothing and furnishings,
3. Adulterated (or tampered with) drugs,
4. Harmful ingredients in cosmetics,
5. Dangerous toys.

If a product can be dangerous when misused, a clear warning must be provided. For example: "DANGER: Extremely Flammable," "Contents Fatal If Swallowed," or "Keep Out of the Reach of Children."

B. The right to be informed.

You must be given adequate information about a product or a service to enable you to make wise decisions when buying. You have the right to ask for additional information from the seller. The following information must be provided about these items:

1. Food products.
   - Cost per ounce or per pound,
   - Ingredients contained in the product,
   - Nutritional content.

2. Clothing.
   - Size,
   - Type of fabric,
   - Fabric care (washing and ironing).

3. Cars.
   - All parts of the car,
   - All financing costs.

C. The right to choose.

This right prohibits sellers from fixing prices. This makes it possible for consumers to choose from products offered at different prices.

D. The right to be heard.

This right allows you to file a complaint if you are not satisfied with a product or service. To help you with your complaints, businesses have opened customer service departments. Other agencies where you can file your complaint include the Better Business Bureau, Department of Consumer Affairs, District Attorney's Office on Consumer Protection, and the Consumer Action Council. (See leaflet, "Complaints: Where To Call.")

E. The right to recourse and redress.

You have the right to have a fair settlement of just claims if you are not satisfied with a product or service. The following information can help you resolve your complaint:

1. Legal Aid Society offers free legal services to families with limited resources. (See leaflet, "Complaints: Where To Call.")

2. Small Claims Court hears claims of $5,000 or less.

3. Arbitration Board offers most arbitration services free, but a few may charge a nominal fee of $5-10. Arbitration is a method of settling disputes out of court between two parties.

4. Class action suits enable a group of consumers to file a civil suit against a company or corporation.

F. The right to a physical environment that enhances the quality of life.

This right protects you from involuntary hazards such as water pollution, excessive residues and antibiotics in foods, and industrial waste.

DO ACTIVITY 1.

II. HOW DO YOU SHOP AND BUY WISELY?

When you go shopping and before making a decision to buy, you should keep in mind the following:

A. Nothing is "free." You cannot get something for nothing;

B. Know your legal rights as a consumer, especially regarding implied warranties, credit regulations, contracts, stop-payments on checks, etc.;

C. Avoid being overly sympathetic when dealing with door-to-door salesmen.

D. Use caution when buying anything over the telephone unless you originated the call. When you listen to the sales pitch over the phone, you do not have the time to think before you can make a rational decision.

E. Read advertisements carefully, especially the limitations in fine print. Use these advertisements for information and comparison prices.

F. Consider the price, quantity, and quality before buying. Quality is not always related to price.

G. Learn as much about the product before buying by asking friends and reading consumer magazines, such as *Bay Area Consumer*, *Consumer Report*, *Changing Times*, and *Money Magazine*.

If you wish to remove your name from mailing or telemarketing lists, write to:

Direct Selling Association
P.O. Box 3361, Grand Central Station
6 East 43rd Street
New York, NY 10017-4609
Attn: Mail Preference Section (for mailing lists), or Telephone Preference Section (for telemarketing lists)

III. WHAT IF YOU HAVE A PROBLEM WITH A PRODUCT OR SERVICE?

If you have problems with a product or a service, you can get the problem resolved by filing a complaint, using the following guidelines:

A. Identify the problem with the product or service;

B. Follow the usual channel of complaint which is to:

1. Talk to the salesperson;

2. Talk to a customer service representative;

3. Write a letter stating your problem. Attach copies of necessary documentation, such as receipts, canceled checks, warranties, invoices, contracts, etc. (Retain the originals.) Keep track of all telephone conversations with the company and a file of all correspondence;

4. Consult and/or report the complaint to Better Business Bureau, Consumer Action Council, or District Attorney's Office of Consumer Protection.

This lesson is adapted from Johal, J., "Consumer Rights and Responsibilities" and "Consumer Decisions," University of California Cooperative Extension, Pleasant Hill, CA, 1993.

ACTIVITY 1: BEING CONSUMERS

PART A: Read the following situations and decide whether or not the consumer's right was violated. If so, discuss what right was violated and why.

1. When Rita bought a new dress at a discount clothing store, she noticed that all the labels had been cut off, including the one with the washing instructions, so she asked the store clerk how she should wash the dress. When she followed his instructions, she was furious that it shrunk two sizes.

2. Juan has been having difficulty falling asleep, so he decided to buy an over-the-counter medication to help him get to sleep. The medicine helped him, but soon he began relying more and more on it to put him to sleep. When he read the label on the bottle, he found there were no warnings about the product.

3. Ping-Lee ordered a bedspread through a mail order catalogue. However, after receiving it, she was not satisfied with its poor quality. She returned the bedspread and requested a refund. The company wrote her a letter stating they would not give her the refund.

4. Oscar purchased a power drill from a hardware store. After using it for two weeks, the drill stopped working. He brought it back to the store and was offered a new drill or a full refund.

5. Forty employees work for a company located in an old building. After many years, about a third of them started having symptoms of illness. Tests on the building showed excessive asbestos in the walls and doors.

PART B: Share and discuss a situation in which your right as a consumer may have been violated.

ANSWERS TO ACTIVITY 1: CONSUMERS

A. 1. Right violated: The right to be informed. Any new clothing sold should have information on its label about the type of fabric and its care.

2. Right violated: The right to safety. The sleeping medication should have included on its label a warning that it could be "habit forming."

3. Right violated: The right to recourse and redress. Ping-Lee has the right to a full refund since she is not satisfied with the merchandise she bought.

4. No right violated since Oscar was offered a fair settlement for his claims.

5. Right violated: The right to a physical environment that enhances the quality of life. In this case, the employees were not protected from the hazards of asbestos.

COMPLAINTS: WHERE TO CALL

IMPORTANT PHONE NUMBERS TO CALL IF YOU HAVE A COMPLAINT

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1. San Francisco County District Attorney: (415) 553-1752.
2. Department of Consumer Affairs, Sacramento: (800) 344-9940.
3. Department of Motor Vehicles: (916) 739-4804
4. Hazardous Waste Information Hotline: (800) 334-1697.
5. Consumer Product Safety Commission: (415) 705-1816.
6. Environmental Protection Agency: (800) 535-0202.
7. Federal Trade Commission: (415) 744-7920.
8. Food and Drug Administration: (415) 556-1435.
9. Call for Action KCBS Radio: (415) 478-3300. Hours: 11:00 a.m.-1:00 p.m.
10. Consumer File KGO Radio: (415) 954-8100. Hours: 11:00 a.m.-1:00 p.m.
11. Legal Aid Society, San Francisco County: (415) 864-8177.
12. University of California Cooperative Extension: (510) 646-6540.